

Inside this issue

The McCloud Remedy	1
Key dates of McCloud	2
Draft Pension Fund Accounts 2022/23	4
Investments update 2022/23	5
Annual Meeting 2023	7
Introducing...Gavin Roberts	8
Early retirement percentage reductions	9
Pension Board vacancy	10
Pension Awareness campaigns	12
LGPS Bite-size training	13
Promotional material for your employees	16
Contact us	18

Welcome

Welcome to *Inscribe* the quarterly newsletter for employers within the Royal County of Berkshire Pension Fund.

Each edition of *Inscribe* contains the latest news and updates for the Local Government Pension Scheme (LGPS).

The McCloud Remedy



When the LGPS changed from a Final Salary to a Career Average Revalued Earnings (CARE) pension scheme in 2014, protections for older scheme members were introduced.

Similar protections were provided in other public sector pension schemes. The Court of Appeal ruled that younger members of the Judges' and Firefighters' pension schemes have been discriminated against because the protections do 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 called the 'McCloud judgment'.

From 1 October 2023 the McCloud Remedy comes into force.

We are currently liaising with our Actuary - Barnett Waddingham, to establish those members (active, former and retired) who are likely to be affected by the McCloud Remedy.

Once we have this information we will carry out a Data Collection exercise and contact employers directly.



Key Dates of McCloud...

1 April 2012	Members of the LGPS or other Public Sector pension schemes before this date may qualify for 'underpin' protection
1 April 2014	LGPS changed from a Final Salary Scheme to a Career Average Revalued Earnings (CARE) Scheme
31 March 2022	End of Remedy period - pension benefits protected between 2014 and 2022
1 October 2023	The LGPS regulations changed for the McCloud Remedy
31 August 2025	2025 Annual Benefit Statements will include information on the McCloud Remedy for affected scheme members

The LGPS rules changed from 1 October 2023 because of the McCloud Remedy. The changes are backdated to 1 April 2014, when the career average scheme started. A scheme member can qualify for underpin protection, even if they have already left the LGPS and/or taken their LGPS pension. The McCloud Remedy means two main changes for LGPS members:

- Qualifying younger members are now protected by the underpin too. This removes the discrimination found in the McCloud judgment.
- The new underpin rules are much more detailed. This means that the underpin works fairly and consistently for all protected scheme members. If a scheme member was protected by the 'old' underpin rules when they took their LGPS pension before 1 October 2023, their LGPS pension might increase under the 'new' rules.
- The new underpin rules are very complex. The Pension Fund will review the movements of its past scheme members in partnership with its appointed Actuary and scheme employers where necessary re-calculate LGPS pensions already in payment. This work will take some time.

Not all LGPS members are affected by the McCloud Remedy. The basic rules are also set out below.

A scheme member **is not affected** by the McCloud Remedy if:

- they turned age 65 before 1 April 2014
- they left the LGPS before 1 April 2014.

A scheme member's LGPS pension **is protected** by the McCloud Remedy if:

- they were a member of the LGPS or another public service pension scheme before 1 April 2012
- they were a member of the LGPS in the remedy period between 1 April 2014 and 31 March 2022

- they were under age 65 in the remedy period, and
- they have not had a disqualifying gap in public service of more than 5 years.

Underpin protection only applies to pensions built up in the McCloud Remedy period (1 April 2014 to 31 March 2022). The protection stopped earlier if the scheme member left the LGPS or reached their final salary normal retirement age (usually 65) before 31 March 2022. There's no underpin protection from 1 April 2022 onwards. LGPS pensions built up after this date are based on the career average scheme only.

Ongoing McCloud Remedy communications

We will issue special edition newsletters as well as e-mail communication to employers updating you on the progress of the McCloud Remedy judgement. Look out for our special edition newsletter in November.

A dedicated section of our website has been created to provide updates on McCloud for our scheme members <https://berkshirerpensions.org.uk/bpf/mccloud-remedy>



Draft Pension Fund Accounts - 2022/23

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 dedicated to managing the Fund's assets so that they do not have to be sold to make benefit payments, this places a greater reliance on the Fund's investment income as it matures.

The Fund in its dealings with members reported net positive cash-flow of £42m and an overall increase in the value of the Fund of £91m to £2.76bn



Income		£'m
Employer contributions		140
Employee contributions		34
Transfer values received		23
TOTAL INCOME		198
Expenditure		
Benefits Payable		(124)
Payments to and on account of leavers		(33)
TOTAL EXPENDITURE		(156)
TOTAL DEALINGS WITH MEMBERS		42
Management and Investment Activities		
Fund administration and management costs		(33)
Investment income received +/- taxes		42
Change in market value of investments		41
Net Increase/(Decrease) in the fund during year		91
Balance Sheet		£'m
Investment assets		2,888
Investment liabilities		(143)
Current assets		19
Current liabilities		(7)
Net assets available for benefits at 31 March 2023		2,757

Pension Fund membership

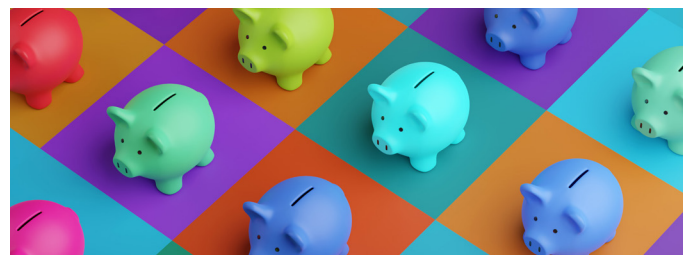
Membership of the Pension Fund continues to grow. We detail below our membership numbers at 31 March 2023:

Active Members 26,315
Deferred Members 28,794
Retired and Dependant Members 22,316

TOTAL: 77,425

During 2022/2023 the pension team processed...

... **8,491** new starters
45 transfer out payments
1,369 new retirements
555 refund payments



Over 20,200 members have registered for our online portal - 'my pension ONLINE'

Investments update 2022/23

In continuing with the UK Government's initiative for Local Government Pension Scheme Funds to take advantage of pooling their investments, the management of the Royal County of Berkshire Pension Fund's ("the Fund") assets has transferred to Local Pensions Partnership Investments ("LPPI"). The assets remain the legal property of the Fund.

LPPI has set up and oversees the investment of seven pooled fund vehicles across a number of asset classes, which the Fund invests in to varying degrees.

LPPI also oversee the Fund's 'on-balance sheet' assets that remain outside of the pooled funds. A significant amount of work has been undertaken by LPPI in relation to the Fund's on-balance sheet assets since the Fund joined the pool, and opportunities continue to be sought to increase the Fund's investments into the LPPI pooled fund vehicles.

How did our investments perform?

The Fund returned +1.9% over the twelve-month period to the end of March 2023. This represents an outperformance of 2.4% versus the Fund's Policy Portfolio Benchmark, and an underperformance of 4.3% against the Fund's Actuarial Benchmark.

The +1.9% absolute return was driven primarily by gains in Infrastructure and Public Equities, which returned +9.9% and +2.7% respectively. Credit, which returned +0.5%, and Diversifying Strategies, which returned +11.4%, also made a modest contribution and were the only other asset classes that delivered a positive absolute return over the year.

Fixed Income generated a negative absolute return over the past year, primarily influenced by interest rate exposure. However, the LPPI Fixed Income Fund's low interest rate exposure compared to its benchmark was a factor in driving its 2.3% outperformance against its benchmark.

While Private Equity and Real Estate produced negative absolute returns over the twelve-months, they both managed to exceed their benchmarks. Private Equity, despite a -1.7% return, exceeded its benchmark by 1.8%. Similarly, Real Estate surpassed its benchmark by 7.0%, despite a return of -1.8%.

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

	March 2022		March 2023	
	Actual Weighting	Target Weighting	Actual Weighting	Target Weighting
Public Equities	45.0%	45.0%	46.3%	45.0%
Credit	12.5%	12.0%	11.7%	12.0%
Private Equity	14.2%	15.0%	13.2%	15.0%
Diversifying Strategies	0.0%	0.0%	0.1%	0.0%
Real Estate	12.9%	12.0%	12.0%	12.0%
Infrastructure	10.2%	12.5%	13.1%	12.5%
Fixed Income	2.8%	2.5%	2.2%	2.5%
Cash	2.3%	1.0%	1.4%	1.0%
TOTAL	100.0%	100.0%	100.0%	100.0%
Actual Weightings may not sum to 100% due to rounding				
N.B. "Target Weighting" shown above represents the agreed Strategic Asset Allocation ("SAA").				

Despite Infrastructure generating a positive absolute return of +9.9% over the period, it was the only asset class to underperform when compared to its benchmark, which returned +14.4%. It is worth noting that the benchmark for Infrastructure is UK CPI +4% p.a. and as the past year has seen persistently high inflation in the UK this has raised the benchmark return notably.

It should be noted that Credit, Infrastructure, Private Equity and Real Estate have lagged returns due to the illiquid nature of the asset classes.

Over the twelve-months, Public Equities, which make up majority of the Fund's assets, outperformed the MSCI All Countries World Index by 4.2%. The Fund's Public Equity allocation arises from its holdings in the LPPI Global Equity Fund ("GEF"). Over the 12 months, the GEF's overweight allocation in the Consumer Staples sector (essential everyday goods), and underweight allocation in the Consumer Discretionary sector (non-essential or luxury goods), and Communication Services sector (companies in telecom, media, and internet sectors) proved beneficial. This was tempered somewhat by the underweight position relative to the benchmark in Energy and defensive Health Care stocks.

Over the three-years to the end of March 2023, the Fund returned +9.7% p.a., outperforming its Actuarial Benchmark by 3.0% p.a. and marginally underperforming its Policy Portfolio Benchmark by 0.2% p.a. Strong absolute returns were seen from Private Equity (+14.2% p.a.), Public Equities (+13.9% p.a.) and Infrastructure (+9.8% p.a.) over the three-year period, although all three of these asset classes underperformed their respective benchmarks over the period. In relation to Public Equities in particular, this is as the GEF was underweight in the sectors which rebounded strongly following the disruption during the Covid pandemic.

Note:

- Returns are net of fees and expenses.
- Returns over one year are annualised.
- Any reference to a benchmark is referring to the respective comparator benchmark.

Annual Meeting 2023

We will be holding our Annual Meeting on **Thursday 16 November 2023**.

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 via Zoom.



This event is open to all Scheme members and employers.

Agenda items include an update from our Actuary, Barnett Waddingham, and a review of the Scheme year.

Light refreshments will be available from 9:30am. To book your place please e-mail communications@berkshirerpensions.org.uk

We would be grateful if you could advertise this event to your staff members.

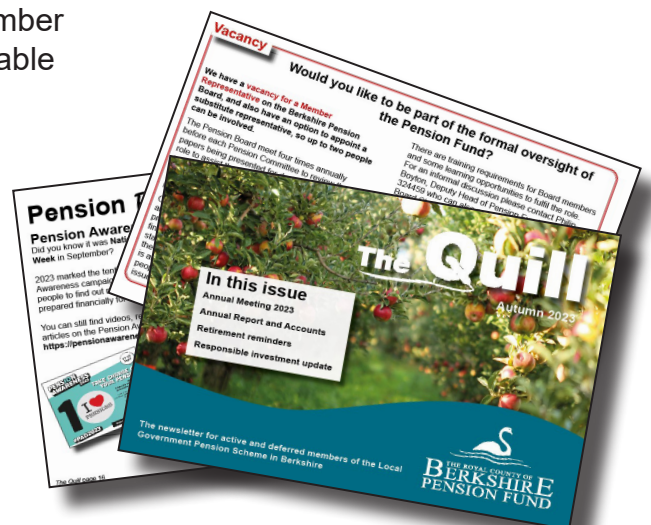
We hope you can join us on 16 November.

Active member Autumn newsletter

The Autumn 2023 edition of our active and deferred member newsletter - **The Quill** - has been published and is available to view [on our website](#)

What's inside the latest issue...?

- Summary of Accounts and Investments 2022/23
- Annual Meeting 2023
- Pension Board Vacancy
- Retirement Reminders
- Pension Awareness campaigns
- Responsible Investment - Autumn update



Introducing... **Gavin Roberts** our new Pensions Administration Manager

Dear Scheme Employers

I would like to introduce myself to you all as the new Pensions Administration Manager of the Berkshire Pension Fund within The Royal Borough of Windsor & Maidenhead and provide you with a brief history of my long life working in Local Government and Pension Administration.

I first joined the London Borough of Enfield as a Youth Training Scheme employee back in October 1984 and secured a placement within the adult services team in the social services department. My first permanent role as a payroll officer in the Treasury Department in July 1985 and worked my way up to the Deputy Payroll Manager of that team.

In 1986 I decided to take a sideways step into Pensions and progressed to the Pensions Team Manager role until I was made redundant in 2016 after 30 years service.

In March 2017 I was appointed as the Pensions Manager at London Borough of Lewisham where I remained for approximately 2 years and 4 months.

My next career move was into the consultancy field and my first role was as the Interim Pension Manager at London Borough of Barnet where I spent over two and a half years scrutinising and identifying many issues with the boroughs outsourced administration providers which culminated in the appointment of a new administration provider.

I then moved to London Borough of Haringey to assist in rebuilding an extremely depleted in-house administration team and help to install new processes and procedures and ensured that the section was left in a solid and stable position following my departure...and now I am here at Windsor & Maidenhead, where I hope that I will be able to pass down my extensive knowledge to my team along with new ideas that I believe will improve and enhance the service we continually seek to provide to our members and scheme employers.

Gavin Roberts

Gavin Roberts MCIPPDip
Pensions Administration Manager
Royal County of Berkshire Pension Fund



Early retirement % reductions

If a member claims their pension from age 55 onwards, but before Normal Pension Age, an actuarial reduction will be applied to their benefits to reflect the early payment of pension.

The reductions are applied in line with percentages supplied to us by the Government Actuary's Department (GAD). The percentage reductions have been updated by GAD from **3 July 2023**. The table below displays the reduction percentages in whole years, but any reduction applied to pension benefits will be calculated based on the member's exact retirement date.

Early Retirement Reduction Percentages (effective from 3 July 2023)		
Number of Years early	Annual Pension Reduction %	Lump sum Reduction %
0	0.0%	0.0%
1	4.9%	1.7%
2	9.3%	3.3%
3	13.5%	4.9%
4	17.4%	6.5%
5	20.9%	8.1%
6	24.3%	9.6%
7	27.4%	11.1%
8	30.3%	12.6%
9	33.0%	14.1%
10	35.6%	15.5%
11	39.5%	N/A
12	41.8%	N/A
13	43.9%	N/A

Early retirement reductions do not apply in the event of redundancy or ill-health retirement.

Pension Board Vacancy

Would you like to be part of the formal oversight of the Pension Fund?

We have a **vacancy for a Member Representative** on the Berkshire Pension Board, and also have an option to appoint a substitute representative, so up to two people can be involved.

The Pension Board meet four times annually before each Pension Committee to review the papers being presented for decision to fulfil its role to assist the Administering Authority* in securing compliance with the LGPS Regulations, other legislation relating to the governance and administration of the Scheme and requirements imposed by the Pensions Regulator.

Currently the board has 3 employer representatives and 3 Fund member representatives, but also has provision for substitutes. As well as people with a finance or HR perspective, or one of representing staff (through Trades Unions or otherwise) one of the significant issues pension funds are considering is around appropriate ethical investment and people with an interest or understanding of such issues should be able to helpfully contribute.

There are training requirements for Board members and some learning opportunities to fulfil the role. For an informal discussion please contact Philip Boyton, Deputy Head of Pension Fund, on 07792 324459 who can also put you in touch with the Board Chair.

Meetings currently occur by Hybrid, with the Fund's officers and Board Chair meeting together in the office and most others participating by Zoom or Teams. Some parts of meetings are confidential, and whilst the board has an advisory role it does not involve any investment decisions. For more information about this role and the application process please visit <https://berkshirepensions.org.uk/bpf/governance/pension-board>

* The Administering Authority to the Fund is the Royal Borough of Windsor & Maidenhead



Assumed Pensionable Pay (APP) and i-Connect - reminder

It has been noted that in many cases, Assumed Pensionable Pay (APP) is not being reported on monthly i-Connect submissions as it should be, risking member pension benefits being calculated incorrectly.

APP is required for any relevant period where the employee has received reduced or no pay as a result of sickness or injury or due to a period of paid child-related leave. It is not applicable to nil pay (unpaid) child related leave.

Reporting APP - APP where applicable, must be calculated and included with the total cumulative (YTD) pensionable pay, reported on a monthly basis.

Calculating APP - If you're unsure about whether APP applies or how to calculate this, please refer to the following website:

- LGPS Regs website has a useful [bitesize training module](#)
- Refer to the notes section of the LGS15C(i-Connect) form

It is important to note that if a member is on long term leave due to sickness or paid child related leave for a period that covers two end of Scheme years (31 March), the APP must be recalculated and adjusted for the following year.

APP Calculation Spreadsheet

We have produced an [APP Calculator sheet](#) which you are welcome to use to help in calculating APP.

Feel free to 'Save As' and keep a copy for your own use.

What happens when a member is in the 50/50 section of the Scheme?

If a member who is paying in to 50/50 section receives no pay during a period of sickness, ordinary maternity/adoption leave (first 26 weeks) or paternity leave, they should be moved from the 50/50 section into the MAIN section of the Scheme from the beginning of the next pay period if they are still on nil pay.

They will remain in the MAIN section unless they complete another 50/50 election form.

Should you have any queries, please do not hesitate to contact Rachael Granger or Amy Webb-Morris.

Strike Action FAQs published

A series of Frequently Asked Questions have been produced about strike action.

The FAQs cover the common questions asked when LGPS members take strike action.

<https://www.lgpsmember.org/help-and-support/frequently-asked-questions/?faq-type=strike>

A series of FAQs on other LGPS topics can be found below:

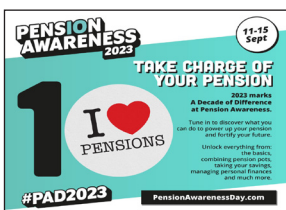
- **Cost of living crisis**
- **After leaving**
- **After you die**
- **About your pension**
- **Pension credits**
- **About your job**
- **McCloud court case**
- **Divorce of dissolution of a civil partnership**

Pension Awareness Campaigns

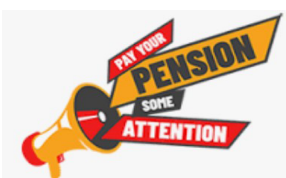
A series of national pension campaigns have been running during September and October.

The campaigns encourage people to find out more about pensions and be prepared financially for retirement.

We have provided the links to the websites below where you will find videos, resources and pension articles:



Pension Awareness 2023:
<https://pensionawarenessday.com/>



Pay your pension some attention:
<https://www.pensionattention.co.uk/>



National Pension Tracing Day 2023 - 29 October 2023:
<https://nationalpensiontracingday.co.uk/>

LGPS employer bite-size training

New! ill-health retirement training modules

The LGPS Regs website makes it easier for Scheme employers to access information and resources that are relevant to the administration of the LGPS.

A bite-sized training section of the LGPS Regs website is available for LGPS employers and has recently been updated with **ill-health Retirement training modules** - split into active and deferred members:

- [Active member ill-health retirement](#)
- [Deferred member ill-health retirement](#)



Other modules available - [Final Pay](#) and [Assumed Pensionable Pay \(APP\)](#).

Further [guides and documents](#) for LGPS Employers can also be found on the LGPS Regs website.

Expression of Wish

The LGPS provides valuable life cover for it's members should the worse happen.

If a Scheme member passes away whilst they are still actively contributing to the pension scheme a tax-free Death Grant lump sum is payable equal to three time the member's annual Assumed Pensionable Pay. Members can choose who receives any Lump Sum Death Grant by completing an 'Expression of Wish' form. Members can complete or update their 'Expression of Wish' by visiting the 'Expression of Wish' area of their 'my pension ONLINE' account.



Scheme members can choose to nominate one person, a number of people, or even an organisation such as a charity.

If we have to pay a Death Grant and we do not hold an Expression of Wish on file, then we have to wait for sight of Grant of Probate before payment can be made which can be a lengthy process.

If we hold an Expression of Wish on file we are able to make payment of any Death Grant without delay.

We would be grateful if you could encourage your staff to check their online account to ensure they have completed an Expression of Wish. Members can login to their [online account](#) to complete the form electronically.

Responsible Investment update - Autumn 2023

Dear Scheme Employers

The Royal County of Berkshire Pension Fund (the Fund) is committed to responsible investment (RI) and positive engagement, working with its specialist pooled investment manager Local Pensions Partnership Investments Ltd (LPPI) to manage its investment portfolio. Investment pooling since 2018 has enabled the Fund to benefit from increased scale and resources which are enabling improved evaluation of risks and greater capacity to engage and mitigate these risks.

In previous editions of *Inscribe* we have provided you with an update on the key positive RI activities and highlights in recent times, along with how the Fund has reacted to some of the recent geopolitical issues. In this edition, we wanted to take this opportunity to provide you with another update now that time has progressed.

- The Fund has begun working with its Investment Manager LPPI in preparing for the Taskforce on Climate Related Financial Disclosures (TCFD). TCFD is effectively a reporting framework based on a set of consistent and uniform disclosures and a way of reporting climate risks, carbon output and alignment with net-zero emission goals. TCFD should enable the Fund to consistently measure and report how “green” it is in a consistent way and to be compared with other institutional investors.
- Following the approval of the Fund’s RI policy in October 2022, RI quarterly reporting to the Pension Fund Committee has become more focussed, targeting the key priorities set out in the RI policy. 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 in September 2023 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 1.98% of the portfolio. Whereas Investments in green sectors (renewable energy generation, clean technology, and decarbonising activities) make up 6.85% of the portfolio.

The green exposures significantly outweigh the brown demonstrating the Fund’s “net” green investment exposure. 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 continuous improvement is one of our key defining RI principles.

As we reported to you in earlier editions 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>

Please do not hesitate to get in touch with us if you have any questions on any of the matters raised in this newsletter.

Damien Pantling

Damien Pantling
Head of Pension Fund

Employer forms 2023/2024

The Employer Forms section on our website contains the pension forms we require for completion at different stages of an employee's LGPS scheme membership.

[All forms can be downloaded via our website](#)

Form	Title	Reason for Use
LGS1B	Brief Guide to the Berkshire Pension Fund	Include with new contracts of employment issued from 1 April 2022
LGS10	Application to opt-in to the LGPS	Employees wishing to opt-in to the LGPS
LGS10B	Application for re-entry to the MAIN Section from the 50/50 Section	Employees wishing to opt back in to the MAIN Section from the 50/50 Section.
LGS5050	Application to opt-in to the 50/50 Section	Factsheet and application form for members wishing to opt-in to the 50/50 Section of the LGPS
LGS15A(5050)	Notification of Entry to the 50/50 Section of the LGPS	Formal notification to Berkshire Pension Fund advising of a member opting in to the 50/50 Section.
LGS15A	Admission to the Scheme	Formal notification to Berkshire Pension Fund advising of a member joining the LGPS
LGS15C	Withdrawal from the Scheme	Formal notification to Berkshire Pension Fund advising of a member opting-out, leaving or retiring from the LGPS
LGS15C (i-Connect)	Withdrawal from the Scheme	Withdrawal notification for users of i-Connect
LGS15D	Opt-out notification	Formal notification to the Berkshire Pension Fund of a member who has opted-out of the LGPS with no further entitlement to a pension. Please complete this form if the member has received a refund through payroll
Employer Estimate Requests		
EST3	Request for an Estimate of Pension Benefits for an active Member	Please complete this form to request an estimate of pension benefits for an active member. Employer estimate requests will be generated within 5 working days of your request.
EST4	Request for an Estimate of Pension Benefits for a former Member	Please complete this form to request an estimate of pension benefits for a former member. Employer estimate requests will be generated within 5 working days of your request.

Promotional material for your employees

We have a range of promotional material about the LGPS which you are welcome to use and distribute to your employees:

- **Pension tools and calculators**: A series of online calculators are available to help you understand how the pension builds up and the cost to members.
- A4 posters: **A series of A4 posters** are available for you to use within your organisation to promote the LGPS to your employees. There are three posters in the series:
 - * ***my pension ONLINE***
 - * ***Boost your LGPS pension***
 - * ***Benefits of the LGPS***
 - * ***Planning ahead for your retirement***
- **LGPS videos**: The LGA have made a series of bite-sized videos aimed at Scheme members - "***pensions made simple***". Each video is less than 4 minutes long and provides a short summary around a specific LGPS topic.
- **Member factsheets and forms**: electronic copies of our factsheets and forms covering all aspects of the LGPS. Paper copies of all the factsheets and forms are also available by contacting the pension team.



How can we help you?

Did you know the pension team can provide a range of information sessions for you and your scheme members?

Pension Surgeries

We can arrange a pension surgery to take place on a particular date and your staff members can request an appointment either via Microsoft Teams or over the telephone.

We offer 20 minute appointment slots and all discussions are conducted in complete confidence.

Employer Training

Training on all areas of LGPS pension administration for HR and Payroll Officers. Topics covered during employer training include:

- New starters
- Leavers
- Final salary calculations
- Retirement
- Completion of standard forms

Scheme Member Presentations

Information for your staff on the benefits of LGPS membership.

- General topics covered include:
- Understanding your pension
- Life Cover
- Retirement options
- Increasing and decreasing monthly contributions
- Examples of pension calculations

Individual Pension Support

We provide individual pension support for your Scheme members if they have any questions about their Berkshire pension.

Members can contact us to arrange a one to one meeting over Microsoft Teams or over the telephone. The pension team are unable to give advice but we can assist with pension queries and help your staff understand their LGPS pension.

Staff benefit events

If you are holding staff benefit/well-being events for your staff, representatives from the pension team can attend to be on hand to help with LGPS pension questions.

Member presentations and employer training sessions can be tailored to your requirements. If you would be interested in arranging any of the above pension sessions please contact **Joanne Benstead** on **01628 796 754** or e-mail communications@berkshirerpensions.org.uk Please note any support provided by the Berkshire Pension Fund for you and your staff is completely free of charge.

Useful links

Please find detailed below some further links to external websites containing information relating to the LGPS.

Berkshire Pension Fund website	https://www.berkshirepensions.org.uk
Employer's Section	https://www.berkshirepensions.org.uk/bpf/employers
National LGPS website	https://www.lgpsmember.org/
LGPS Regs website	https://www.lgpsregs.org/
HR Guide	https://www.lgpslibrary.org/assets/gas/ew/HRv4.3c.pdf
Payroll Guide	https://www.lgpslibrary.org/assets/gas/ew/Pv4.3c.pdf
The Pensions Regulator	https://www.thepensionsregulator.gov.uk/
State Pension Age calculator	https://www.gov.uk/state-pension-age
State Pension information	https://www.gov.uk/check-state-pension
'my pension ONLINE'	https://www.berkshirepensions.org.uk/bpf/my-pension-online

Contact us

If you would like to discuss any items contained in this newsletter please do not hesitate to contact us:

Philip Boyton	Deputy Head of Pension Fund	07792 324459	philip.boyton@rbwm.gov.uk
Gavin Roberts	Pensions Administration Manager	01628 796930	gavin.roberts@rbwm.gov.uk
Sandra Rice	Deputy Pensions Administration Manager	01628 796743	sandra.rice@rbwm.gov.uk
Joanne Benstead	Communications Manager	01628 796754	joanne.benstead@rbwm.gov.uk
Rachael Granger	Technical Manager	01628 796765	rachael.granger@rbwm.gov.uk

Royal County of Berkshire Pension Fund

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

Pensions Helpdesk: 01628 796 668

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

E-mail: info@berkshirerpensions.org.uk

Website: www.berkshirerpensions.org.uk

