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## 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).

## Capita Data Breach

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You may have seen recent media coverage about a number of organisations reporting breaches of personal information held by Capita after the outsourcing group suffered a cyber-attack during March and May 2023. This will be of concern to you and your scheme members and we understand you will want to know whether the Pension Fund was affected by the data breaches reported.

The Pension Fund takes the security of all scheme members data very seriously. The Pension Fund's only contracted pension and payroll administration software provider is Heywood Pension Technologies who informed us they are aware of the incidents and confirmed they have not experienced any data breaches.

The many controls Heywood Pension Technologies have in place to protect all of your scheme members personal information are:

- ISO 27001 and Cyber Essentials. They hold both of these accreditations. ISO 27001 has 114 security controls that they comply too. Their most recent ISO external Audit was April 2023

- They conduct an Independent Cyber Security Review, which includes penetration testing of their software portfolio and Internal/External infrastructure (data centre) on an annual basis. The last review was conducted in January 2023
- The data centre used is Tier 4 which hold the following security certification - ISO27001, 22301 and an independent SOC2 report
- They receive Independent Security consultancy and guidance on control improvements and configuration on an ongoing basis
- They conduct threat simulations on an ongoing basis, these include phishing emails and tabletop exercises
- Education is key to protecting data: All Heywood Pension Technologies employees complete mandatory InfoSec education assignments.



## LGPS - summary of updates

A reminder of the LGPS updates for 2023/24 are below. The updates took effect from 1 April 2023:

<b>Employee Contribution Bandings 2023/2024</b>			
<b>Band</b>	<b>Actual pensionable pay for an employment</b>	<b>Main Section contribution rate</b>	<b>50/50 Section contribution rate</b>
<b>1</b>	Up to £16,500	<b>5.5%</b>	<b>2.75%</b>
<b>2</b>	£16,501 to £25,900	<b>5.8%</b>	<b>2.9%</b>
<b>3</b>	£25,901 to £42,100	<b>6.5%</b>	<b>3.25%</b>
<b>4</b>	£42,101 to £53,300	<b>6.8%</b>	<b>3.4%</b>
<b>5</b>	£53,301 to £74,700	<b>8.5%</b>	<b>4.25%</b>
<b>6</b>	£74,701 to £105,900	<b>9.9%</b>	<b>4.95%</b>
<b>7</b>	£105,901 to £124,800	<b>10.5%</b>	<b>5.25%</b>
<b>8</b>	£124,801 to £187,200	<b>11.4%</b>	<b>5.7%</b>
<b>9</b>	£187,201 or more	<b>12.5%</b>	<b>6.25%</b>

**Employer Contribution Rates** - you should have received confirmation of your employer contribution rate in a separate e-mail. However the employer contribution rates for 2023/24 are listed on the Rates and Adjustments Certificate which forms part of the valuation report. You will find the Rates and Adjustment Certificate linked to the '[Employer Contributions](#)' section of the website.

**Pensions Increase** - Pensions are revalued in line with CPI every year. We use the CPI rate as at September - the September 2022 rate was 10.1% therefore active member pension accounts were revalued by 10.1% from 6 April 2023.

**APC limit** - Under the LGPS regulations members can elect to purchase additional annual pension through the payment of **Additional Pension Contributions (APCs)**.

The maximum amount of additional annual pension that can be purchased under the LGPS can change every April to reflect the rise in cost of living. Please note the maximum amount of additional annual pension which can be purchased from 1 April 2023 has increased to **£7,579** (the 2022/23 value was £7,352). Scheme members can calculate the cost of buying additional annual pension by using an [online calculator](#) to provide a quotation. In addition regulation 31 gives a Scheme employer the discretion to award an active member of the Scheme additional annual pension up to a value of £7,579.

## Backdated Pay Award FAQs for employers

A frequently asked questions document on backdated pay awards has been produced by the LGA and is available to view via the [LGPS Regs website](#)

The FAQs cover the common pension questions that arise when you pay a backdated pay award to an employee.

## PLSA Retirement Living Standards



The Pension and Lifetime Savings Association (PLSA) have recently launched their '[Retirement Living Standards](#)' which predict the amount of income a person could need in retirement depending on the type of lifestyle they enjoy.

We have added this link to our website and online portal as a further resource for our members to use to plan for their retirement.

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

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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.

### 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 Amy Webb-Morris, Paul Burke or Joanne Benstead.

## 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.

## Forthcoming Diary Dates

### September 2023

It's National Pension Awareness Week from **Monday 11 to Friday 15 September 2023**. Pension Awareness Week highlights the importance of pension saving for the future.

Look out for promotional material to distribute to your staff - including updated posters, factsheets, and videos...*more details coming soon.*

### November 2023

We will be holding our Annual Meeting on **Thursday 16 November**. This event will take place in a hybrid format so you will be able to join the meeting online or in person...*more details to follow.*

## LGPS employer bite-size training

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 a [Final Pay training module](#)

A training module focussing on [Assumed Pensionable Pay \(APP\)](#) is also available for employers:

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



## Change in approach to Admission Agreements - reminder

During the month of February 2023, the Berkshire Pension Fund entered into a period of consultation with all scheme employers, providing them with the opportunity to put forward any concerns or comments that they might have with regard to the Pension Fund's [Funding Strategy Statement \(FSS\)](#). The employer response was extremely limited and the FSS was approved by the Pension Fund Committee at its meeting on 13 March 2023.

The purpose of this article is to highlight a key policy change adopted by the Fund since 1 April 2023 in respect of new employers (admission bodies) joining the Fund as set out in the FSS.

When a new admission body joins the Fund, the Fund Actuary is required to set the employer contribution rate payable by the admission body and allocate a share of Fund assets to them. In almost all instances, new admission bodies are external private sector companies appointed under a commercial contract to provide a service otherwise undertaken by an existing scheme employer, usually a Unitary Authority, one of their maintained schools or an Academy/Multi-Academy Trust. From 1 April 2023, all such new admission bodies will be subject to the risk sharing provisions set out in Section 7.19 of the FSS..

In the past, when a new admission body joined the Fund, they typically became responsible for all the pension costs and risks associated with the scheme members who TUPE transferred to them i.e. the cost of the pension benefits built up in respect of their 'new' employees (scheme members) during the lifetime of the service contract plus any increases applied to the former benefits of those employees, built up prior to the TUPE transfer, over the service contract length. This is known as a full risk transfer.

To mitigate the risk to the Fund that a new admission body will not be able to meet its pension obligations in the future, the new admission body is usually required to put in place a bond or indemnity in accordance with Schedule 2 Part 3 of the LGPS Regulations. If, for any reason, it is not desirable for a new admission body to enter into a bond, the new admission body may provide an alternative form of security which is satisfactory to the Pension Fund Administering Authority (the Royal Borough of Windsor & Maidenhead).

Although pension risks may be shared between the scheme employer and their chosen commercial contract service provider, it is common for the new admission body to remain responsible for pension costs that arise from:

- Above average pay increases, including the effect on service accrued prior to contract commencement; and
- Pension strain costs relating to redundancy and early retirement decisions; and
- Any other scenario not specifically mentioned whereby a decision is taken by the admission body that disproportionately increases pension liabilities.

The risk-sharing arrangements must be clearly documented in the pension admission agreement, the commercial contract agreement or any other side agreement. Any agreed arrangement should not lead to any undue risk to the other employers in the Fund. Legal and actuarial advice in relation to risk-sharing arrangements should be sought where required.

There are already some employers that participate in the Fund with a risk-sharing arrangement in place with another employer in the Fund. For example, there are employers participating in the Fund with pass-through provisions. Under such an arrangement, the pass-through admission body does not take on the risk of pension underfunding, as this risk remains with the existing outsourcing scheme employer or relevant guaranteeing employer. When the 'pass-through admission body' exits the Fund, it is not responsible for making any exit payment, nor receiving any exit credit, as any deficit or surplus ultimately falls to the scheme employer that outsourced the service in the first place.

From 1 April 2023, in anticipation of "new fair deal" being legislated before the date of the next triennial valuation, all new admission bodies created through a procurement or outsourcing exercise will not be considered on a full risk transfer basis. Instead, in line with its FSS, the Fund will only consider new employer admissions on a pass-through basis only. Under this policy, the scheme employer responsible for the TUPE transfer of scheme members to their chosen private company service provider, will retain the majority, if not all, of the pension risk associated with the service transfer. The outsourcing scheme employer will retain indirect responsibility for guaranteeing the pension costs of outsourcing a service.

There are several approaches to pass-through arrangements and several risk categories to be considered for responsibility under this pass-through arrangement policy. The full approach to risk-sharing, shall be agreed in advance between the Fund and outsourcing scheme employer in consultation with the Fund Actuary before any contract procurement process commences, as this is highly likely to impact contract pricing. The final terms of the risk sharing agreement shall be ratified in the pension admission agreement ultimately agreed and signed by the outsourcing scheme employer, their chosen service provider and the Pension Fund Administering Authority.

The Fund Actuary shall be engaged in all pass-through arrangement and risk-sharing negotiations to ensure the Fund and the outsourcing scheme employer receive appropriate professional advice due to the complicated and technical nature of these arrangements.

It is of the utmost importance that this message reaches all officers responsible for outsourcing decisions at councils, maintained schools, academies and any other relevant establishments, to ensure that the proper pension advice and guidance is provided before any procurement exercise commences, i.e. before going out to tender. Should the Fund first be notified of an outsourcing event, by a scheme employer, after the completion a procurement process and after the date from which the employer's preferred contract provider has been appointed, the full pass-through conditions will be applied, as otherwise, the contract pricing will almost certainly be affected.

## Responsible investment update & market statement - June 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 we have provided employers 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's Investment Manager LPPI have published a roadmap and detailed plan as to how they will, on our behalf, achieve net-zero carbon emissions by 2050. This roadmap was presented to the Pension Fund Committee and approved in March 2023 and is an important step in the wider net-zero journey for the Fund.
- As part of the triennial valuation of Pension Fund assets and liabilities, the Fund Actuary undertook a detailed exercise on our behalf to consider climate risk on the Fund's ability to pay pensions. This exercise considered the short term transition risks and the longer term physical risks, delivering a positive conclusion from a funding perspective. Based on available information from the Bank of England, in the long-term, the asset return assumed in the triennial valuation for the ongoing funding basis is sufficiently prudent to withstand the risk of climate change in all of the tested scenarios. Whilst this is a positive outcome for the Fund, climate change remains a complex and multi-faceted area and the risks will be reviewed at regular intervals.
- 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 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 2.08% of the portfolio. Whereas Investments in green sectors (renewable energy generation, clean technology, and decarbonising activities) make up 6.96% of the portfolio. The green exposures significantly outweigh the brown demonstrating the Fund's "net" green investment exposure. The June 2023 RI report to the Pension Fund Committee continued to report on practical engagement, outlining many of the Fund's positive stakeholder engagement activities across the investment portfolio. Each quarter, we aim to further improve upon the report content, informing the reader of the positive progress the Fund is making in its continuous RI journey.



As 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](#) along with supporting policies available on [LPPI's website](#).

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**



## Year-end 2023 update

We would like to take this opportunity to thank you for working together with us during the last scheme year and submitting your scheme year end month 12 data so quickly to expedite the year end process.

If you have been contacted by Philip Boyton, Amy Webb-Morris or Paul Burke raising year end queries and you have not replied then we ask that they do so as a priority for the following reasons:

1. We rely on year end files to update LGPS members pension records. If scheme employers fail to provide this information it will result in the Pension Fund holding incorrect information, and will generate future queries that may prove timely to resolve.
2. There is a legal requirement for us to provide your LGPS members with an Annual Benefit Statement by 31 August 2023. If year end files are sent to us late it means the Pension Fund may not have sufficient time to fully cleanse and process the data.
3. If the Pension Fund is unable to meet the Annual Benefit Statement deadline, due to late and/ or inaccurate year end files being received, the scheme employer may be held responsible for any fine the Pension Fund incurs.
4. All the information provided directly determines the level of income received by LGPS members in their retirement.
5. Holding incorrect information is a breach of The Public Service Pension (Record Keeping and Miscellaneous Amendment) Regulations 2014, as well as the GDPR, and can result in fines to the scheme employer and Appeals from scheme members.
6. The year end process enables the Pension Fund to identify anyone who is exceeding their HM Revenue & Customs (HMRC) Annual Allowance. A delay in running and processing the year end file will mean LGPS members may not be notified about their Annual Allowance in time. If any LGPS members incur additional tax liabilities (i.e. fines and interest being charged by HMRC because of late notification), this may result in Appeals from LGPS members and cost implications.
7. The LGPS comes under The Pension Regulator's record keeping requirements. The Pension Regulator will be concentrating on the quality of data that we hold, and failure to comply could result in improvement notices, or penalties.

## 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	<b>Brief Guide to the Berkshire Pension Fund</b>	Include with new contracts of employment issued from <b>1 April 2022</b>
LGS10	<b>Application to opt-in to the LGPS</b>	Employees wishing to opt-in to the LGPS
LGS10B	<b>Application for re-entry to the MAIN Section from the 50/50 Section</b>	Employees wishing to opt back in to the MAIN Section from the 50/50 Section.
LGS5050	<b>Application to opt-in to the 50/50 Section</b>	Factsheet and application form for members wishing to opt-in to the 50/50 Section of the LGPS
LGS15A(5050)	<b>Notification of Entry to the 50/50 Section of the LGPS</b>	Formal notification to Berkshire Pension Fund advising of a member opting in to the 50/50 Section.
LGS15A	<b>Admission to the Scheme</b>	Formal notification to Berkshire Pension Fund advising of a member joining the LGPS
LGS15C	<b>Withdrawal from the Scheme</b>	Formal notification to Berkshire Pension Fund advising of a member opting-out, leaving or retiring from the LGPS
LGS15C (i-Connect)	<b>Withdrawal from the Scheme</b>	Withdrawal notification for users of i-Connect
LGS15D	<b>Opt-out notification</b>	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
<b>Employer Estimate Requests</b>		
EST3	<b>Request for an Estimate of Pension Benefits for an active Member</b>	Please complete this form to request an estimate of pension benefits for an <b>active</b> member. Employer estimate requests will be generated within 5 working days of your request.
EST4	<b>Request for an Estimate of Pension Benefits for a former Member</b>	Please complete this form to request an estimate of pension benefits for a <b>former</b> member. Employer estimate requests will be generated within 5 working days of your request.



## Expression of Wish



The LGPS provides valuable life cover for its 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 times 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.

More information regarding the death cover attached to membership of the LGPS can be found on our [website](#). Alternatively members can login to their [online account](#) to complete the form

## Spring member newsletter published



The Spring edition of our member newsletter - [The Quill](#) is available to download from our website or via our online member portal - '[my pension ONLINE](#)'.

The Quill contains the latest LGPS news and updates. [Previous editions](#) of *The Quill* can also be found on our website.

## 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***
- **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@berkshirepensions.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.

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

## Contact us

If you would like to discuss any items contained in this newsletter please do not hesitate to contact us:			
<b>Philip Boyton</b>	Deputy Head of Pension Fund	07792 324459	<a href="mailto:philip.boyton@rbwm.gov.uk">philip.boyton@rbwm.gov.uk</a>
<b>Sandra Rice</b>	Deputy Pension Administration Manager	01628 796743	<a href="mailto:sandra.rice@rbwm.gov.uk">sandra.rice@rbwm.gov.uk</a>
<b>Joanne Benstead</b>	Assistant Pensions Manager	01628 796754	<a href="mailto:joanne.benstead@rbwm.gov.uk">joanne.benstead@rbwm.gov.uk</a>
<b>Amy Webb-Morris</b>	Assistant Technical Analyst	01628 796778	<a href="mailto:amy.webb-morris@rbwm.gov.uk">amy.webb-morris@rbwm.gov.uk</a>

**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)**

