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Please note our helpdesk number has changed to **01628 796 668**. Our previous '0845' number is no longer in use.

## Welcome



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

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

## Responsible investment

*Dear Scheme employers,*

The Royal County of Berkshire Pension Fund (the Fund) is committed to responsible investment (RI) and engagement, and works with its specialist investment manager Local Pensions Partnership Investments Ltd (LPPI) to implement its investment portfolio. Since 2018 the Fund has been in the process of transitioning its assets into pooled investment arrangements where it is able to benefit from increased scale and resources which are enabling improved evaluation of risks and greater capacity to engage and mitigate these risks.

In the wake of COP 26 (Glasgow – Nov 2021), I wanted to take this opportunity to update you on some of our key RI activities along with a few highlights on the work the Fund has been doing to tackle climate change head-on.



# Responsible investment *contd...*

**December 2020:** the Pension Fund Committee took a decision to join the Local Authority Pension Fund Forum (LAPFF), an organisation that represents the majority of Local Government Pension Scheme (LGPS) Funds, proudly protecting £300bn of local authority pensions by promoting the highest standards of corporate governance and corporate responsibility. This ensures that, among several other positive deliverables, carbon intensive companies are effectively held to account. The LAPFF strongly promote engagement and behaviour change which is aligned with the Fund's RI policy. This decision enhances the existing arrangement, whereby Robeco act on our (and LPPI's) behalf as corporate engagement partners – further holding companies to account to maintain good governance.

**March 2021:** The Pension Fund Committee agreed a Responsible Investment (RI) policy supported by several values, principles, and priorities. An Environmental, Social and Governance (ESG) public statement was also released clarifying the Fund's commitment to long-term responsible investment of your pension savings.

**September 2021:** Ahead of COP26 in Glasgow, LPPI declared a commitment to net-zero greenhouse gas emissions by 2050, joined the Institutional Investors Group on Climate Change (IIGCC) and has become a signatory to the Net Zero Asset Manager initiative. As a member, LPPI will be informed by the IIGCC's Net Zero Investment Framework which is industry leading.

**December 2021:** the Pension Fund Committee took a decision to renew membership with the LAPFF and continue to retain membership for the foreseeable future. LPPI also appointed Chronos, an industry leader in sustainability, to advise and support the net-zero 2050 plan and ensure it is put into action. LPPI separately achieved Planet Mark certification, acknowledging continuous progress and action in reducing its own carbon footprint. In addition, the committee approved and published a RI report and dashboard which gives insight into the funds engagement activities as well as providing an x-ray analysis into the Fund's investment portfolio and RI outcomes.

**January 2022:** LPPI took a decision to completely divest extractive fossil fuel companies from the Global Equities Fund (GEF), a portfolio that makes up around 45% of the entire Pension Fund's investments. Whilst the holdings in extractive fossil fuel companies were comparatively small and immaterial (just 0.4% of the GEF, less than 0.2% of the entire Fund), this decision represents an example of how carbon intensive companies are no longer being considered optimal from an investment and stewardship standpoint.

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. By means of an example, the committee have recently established a RI working group, seeking to ensure that the Fund's RI policies and procedures remain fit for purpose in the changing world. All policies, statements and reports referred to above can be found on the Fund's website

<https://www.berkshirepensions.org.uk/bpf/publications> along with supporting policies available on LPPI's website

<https://www.localpensionspartnership.org.uk/Investment-management/Responsible-investment> should you wish to read.

**Damien Pantling – Head of Pension Fund**

# Year-end 2022 timescales

In preparation for the 2022 year-end process we have provided a schedule below outlining the timeline for completion of year-end 2022.

This schedule will be found in the **Scheme Employer Guidance Notes** that will be e-mailed to all non i-Connect users during w/c Monday, 7 February 2022.

Year-end Timetable 2022	
31 March 2022	The end of the Scheme Year
By 30 April 2022	All year end files to have reached the Pension Fund.
During 1 April 2022 to 31 May 2022	The Pension Fund to process year end files
During 1 April 2022 to 15 June 2022	Scheme employers to respond to year end queries within two weeks.
During 1 April 2022 to 30 June 2022	The Pension Fund to process responses from scheme employers, finalising and submitting respective Valuation data to the Actuary.
During 1 July 2022 to 31 August 2022	The Pension Fund to extract LGPS member data to send to printers. Issue of Annual Benefit Statements to those LGPS members who require a copy by post.



If you have any questions regarding year-end please contact **Philip Boyton** on **07792 324459** or e-mail [philip.boyton@rbwm.gov.uk](mailto:philip.boyton@rbwm.gov.uk)

- If you are a user of i-Connect you will not be required to submit a year-end return. However you may still be contacted with queries identified as part of the month 12 reconciliation process but it is anticipated the number of queries will be low in number.



i-Connect

- **Please upload/submit your i-Connect file as soon as possible after your March payroll has been run. This will assist us in meeting all our year-end deadlines.**

# Pensions increase rate - *confirmed* ✓



The rate of Pensions Increase is linked to the Consumer Prices Index (CPI) and is calculated in line with the CPI index based on the 12 months to September.

The CARE pension built up each Scheme year is revalued in line with CPI. As the September 2021 CPI rate was 3.1%, active pension accounts will be revalued from 1 April 2022 by 3.1%.

Deferred and retired members will see an increase of 3.1% applied to their pensions from 11 April 2022.

## Employee contribution rates 2022/23

Below are the employee contribution bands, which will be effective from 1 April 2022. They are calculated by increasing the 2021/22 employee contribution bands by the September 2021 CPI figure of 3.1% and then rounding down the result to the nearest £100.

Contribution Rates 2022/2023			
Pay Band		MAIN Section	50/50 Section
1	Up to £15,000	5.5%	2.75%
2	£15,001 to £23,600	5.8%	2.9%
3	£23,601 to £38,300	6.5%	3.25%
4	£38,301 to £48,500	6.8%	3.4%
5	£48,501 to £67,900	8.5%	4.25%
6	£67,901 to £96,200	9.9%	4.95%
7	£96,201 to £113,400	10.5%	5.25%
8	£113,401 to £170,100	11.4%	5.7%
9	£170,101 or more	12.5%	6.25%

Your employees should be assessed from 1 April 2022 based on the above table. The assessment should be based on the actual pensionable pay each of your members is expected to receive for the year ahead.

# Assessing contribution rates

Employers assess their employees from 1 April every year to determine the employee contribution rate that they will pay for the year ahead based on their pensionable pay and the current contribution table.

However where an active member has a material change in their employment that affects their actual pensionable pay you can determine if a new contribution rate from a different band should be applied.

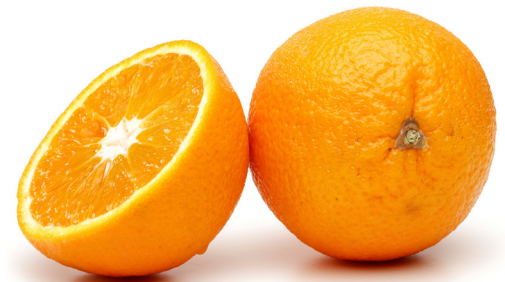
This discretion forms part of your policy statement. Your policy statement is a public document which should be made available to your employees and reviewed regularly.

You can find out more about formulating or reviewing your employer policy statement by downloading our guide: <https://www.berkshirepensions.org.uk/media/1613/download/>

## 50/50 Section

If you have any employees who are in the 50/50 section you must re-enrol them into the MAIN section of the scheme if the following occurs:

- The member returns to work following a period of unpaid leave
- You go through your auto-enrolment / re-enrolment process.



The current 50/50 election form and factsheet is available from our website:

<https://berkshirepensions.org.uk/media/1657/download>

An updated version for 2022/23 will be available to use from 1 April.

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

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

# Annual employer meeting 2022

## *Date for the diary!*

We are pleased to reintroduce our employer meeting this year which will take place on **Tuesday 15 March**.

The meeting will be held virtually via Microsoft Teams.

Further information and a formal invitation will be sent out to employers shortly.



## **'Pension Age' awards - shortlist announced**

We are pleased to announce that the Royal County of Berkshire Pension Fund has been short-listed in two categories at the Pension Age Awards 2022 – **Pension Scheme Communication Award** and **Pensions Administration Award**.



The awards take place on **23 February 2022**.

## **Estimate request form for i-Connect users**

A new version of the employer estimate form (EST3) has been created for i-Connect users. We have removed the request for CARE pensionable pay figures for 2020/2021 as we will already hold this information on file.

You are welcome to use this version of the form going forward. The form is available in the **'Employer Forms'** section of the website -

<https://www.berkshirerpensions.org.uk/bpf/employers/employer-forms>

# Pension surgery events

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In light of the current social distancing restrictions in place we do not know when we will be able to resume our face to face pension surgery events.

As an alternative we are able to offer a virtual pension surgery for your employees.

We can arrange a pension surgery to take place on a particular date (or over two days) and your employees can request a 20 minute appointment either via Microsoft Teams or over the telephone.

If you would be interested in offering a pension surgery for your employees please contact Joanne Benstead - [joanne.benstead@rbwm.org.uk](mailto:joanne.benstead@rbwm.org.uk)

## Change in personal details

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If you are not an i-Connect user it is important to let us know when your employee's personal details change i.e. change of name, marital status, address etc. You are able to either complete a Change to Pensionable Status (LGS15B) form or advise us via our helpdesk e-mail address: [info@berkshirepensions.org.uk](mailto:info@berkshirepensions.org.uk)

Don't forget you can also update personal details via our secure Employer Self Service portal (ESS).

<https://www.berkshirepensions.org.uk/bpf/employers/employer-self-service>

## Employer resources

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

- **Employer guides and documents** - Containing guides and documents relevant to the LGPS Employers in England and Wales.  
<http://www.lgpsregs.org/employer-resources/guidesetc.php>
- **LGPS Employer bite-size training** - As part of the LGPS Regs website update the LGA have launched a bite-sized training section for LGPS employers.  
<http://www.lgpsregs.org/employer-resources/employer-bite-size-training.php>

# Annual Report and Accounts 2020/21



Under Regulation 57 of the LGPS Regulations 2013 (as amended) (England and Wales) it is a statutory requirement for LGPS pension funds to produce an Annual Report and Accounts each year. This publication provides detailed information on the Fund's financial position and investments.

The current draft Annual Report and Accounts for 2020/2021 can be found on our website along with copies from previous years.

<https://www.berkshirepensions.org.uk/bpf/publications/pension-fund-reports>

## 2022 - valuation year

Every three years the Royal County of Berkshire Pension Fund is required to appoint an independent actuary to carry out a valuation of the Fund.

The valuation ensures that the Fund's assets are sufficient to meet its liabilities. Employer contribution rates for the forthcoming three year period are set as part of the valuation process.

The last valuation took place on 31 March 2019 with employer rates being set for the period 1 April 2020 to 31 March 2023. The next valuation date is 31 March 2022. The results of the valuation will not be known until the end of the year and employer contribution rates for the period 1 April 2023 to 31 March 2026 will be set.

The current 2019 valuation report can be found via the link below:

<https://berkshirepensions.org.uk/media/1600/download>





# APC calculator - digital signature

The APC application form via the online APC calculator has been updated to allow applicants to enter a digital signature and date. Applicants have the option of either:

- downloading and printing a pdf version that they can sign by hand
- entering a digital signature and date (the applicant can then e-mail the form to the employer/administering authority, as appropriate)

The APC calculator can be found on the **LGPS Member** website:

<https://www.lgpsmember.org/more/apc/extra.php?>

## *Quick reminder - What are APCs?*

Members can purchase additional annual pension by payment of Additional Pension Contributions (APCs). APCs can be paid directly from a member's monthly salary and spread over a number of years, or as a one off lump sum payment to the Pension Fund.

Additional pension purchased in this way is payable on top of the member's normal LGPS benefits. The maximum amount of annual pension a member can purchase in this way is currently £7,316 (this maximum value increases in line with inflation every year).

The cost (a cash amount not a percentage of pay) to purchase pension in this way is determined by the member's age, term of payment and the amount the member wishes to purchase.

Employers also have a discretion to purchase APCs on behalf of their Scheme members. Please refer to your policy statement to find out more on this option.



# Flexible retirement - reminder

The purpose of flexible retirement is to allow an individual over the age 55 or over the opportunity to move gradually into retirement by reducing their hours of work or the level of responsibility required of them rather than facing the perceived 'cliff edge' of retirement. Although the employee's level of income will reduce this is in some part or wholly compensated for by the release of all or part of their accrued pension benefits.

Benefits taken under the flexible retirement provisions will be subject to reduction if drawn earlier than the member's earliest retirement age. However, subject to their discretionary policy statement the employer can choose to waive all or part of the reduction providing they pay the extra strain costs arising to the Pension Fund.

Please ensure you have requested estimated flexible retirement figures (completing form EST3) from the pension team in all cases. Please also be aware that where a member is granted flexible retirement with reduction there may still be a cost to the employer. This is due to protections in place under previous regulations relating to a particular group of members. The resulting reduction to the member's pension may not be enough to cover the strain cost to the Fund for releasing the pension early. Therefore a cost may be required to be paid by the employer.

## Completion of form LGS15C

When completing the LGS15C leaver form in respect of a flexible retirement please consider the question on the form - '**Are benefits to be paid with or without an actuarial reduction?**'

A Scheme employer is able to agree to waive all or part of the early retirement reduction (actuarial reduction) applied to a Scheme member's benefits at the employer's cost. Please note we have chosen the default answer to this question as '**with**'. If you wish to waive the early retirement reduction please change this answer to 'without'. If you decide to waive any reduction please ensure you are fully aware of any potential cost involved. You can request an estimate from the pension team in advance of this decision being made.

<b>REASON FOR LEAVING</b> (see note 4)	<input checked="" type="checkbox"/> (please tick)		
Resignation	<input type="checkbox"/>	Business Efficiency	<input type="checkbox"/>
Opt-Out	<input type="checkbox"/>	Flexible Retirement with Employer's Consent	<input type="checkbox"/>
Dismissal	<input type="checkbox"/>	Normal Retirement	<input type="checkbox"/>
Redundancy	<input type="checkbox"/>	Death in Service (please complete APP details on page 4)	<input type="checkbox"/>
TUPE Transfer to:	<input type="checkbox"/>	Other:	<input type="checkbox"/>
Ill-Health <i>Please confirm which tier of ill-health</i>	<input type="checkbox"/> Tier 1 <input type="checkbox"/> Tier 2 <input type="checkbox"/> Tier 3 <i>(Please attach copy of ill-health certificate)</i>		
If additional annual pension is to be awarded, please state amount (see note 5)		£	
Are benefits to be paid with or without an actuarial reduction? (see note 6)		<b>WITH</b> <i>(default option is 'with'  Please see note 6 on page 5)</i>	
ARE YOU FULLY AWARE OF THE CAPITAL COST IMPLICATIONS FOR EARLY RETIREMENT on grounds of redundancy, efficiency, flexible, employer consent retirement? (see note 7)		YES / NO	

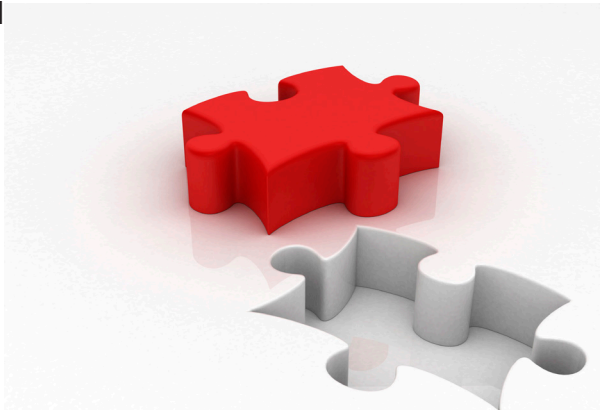
# TUPE transfers and outsourcing

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If you are intending to outsource a service to an external company in the future, we request that you advise the Berkshire Pension Fund before you go out to tender.

It is important that both you and any company bidding for your service is fully aware of the pension implications, costs and responsibilities of protecting membership of the LGPS for your transferring employees. This applies to all scheme employers but in particular both academies and schools which are maintained by their Local Education Authorities as the Pension Fund is experiencing a significant increase in staff transfers from these areas, for example, catering and cleaning contracts.

If you are intending to outsource a service (or are currently in the process of outsourcing a service) and have not yet been in contact with the Pension Fund, or you have any questions relating to this topic please contact **Kevin Taylor** on **07792 324393** or e-mail: **kevin.taylor@rbwm.gov.uk**



## Annual meeting 2021

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The Berkshire Pension Fund Annual Meeting was held on 16 December. The meeting was held online and a recording of the meeting is [available to view](#).

The recording features presentations from our Actuary - Barnett Waddingham and our Pension Administration and Investments teams.

There are a series of questions covered at the end of the meeting but if there are any questions or queries you have relating to the Pension Fund please do not hesitate to contact us.

Alternatively, you can download the slides as a [pdf document](#).

# Pension team updates

There have been some changes to our pension team in recent months and so we wanted to update you on our current team contacts:

<b>Berkshire Pension Fund</b>		
<b>Damien Pantling</b>	Head of Pension Fund	damien.pantling@rbwm.gov.uk
<b>Kevin Taylor</b>	Pension Services Manager	kevin.taylor@rbwm.gov.uk
<b>Philip Boyton</b>	Pension Administration Manager	philip.boyton@rbwm.gov.uk
<b>Sandra Rice</b>	Deputy Pension Administration Manager	sandra.rice@rbwm.gov.uk
<b>Joanne Benstead</b>	Assistant Pension Manager (Communications)	joanne.benstead@rbwm.gov.uk
<b>Systems</b>		
<b>Amy Webb-Morris</b>	Assistant Technical Analyst	amy.webb-morris@rbwm.gov.uk
<b>Rachael Granger</b>	Technical Analyst	rachael.granger@rbwm.gov.uk
<b>Senior Pension Administrators</b>		
<b>Barry Jones</b>	Senior Pension Administrator	barry.jones@rbwm.gov.uk
<b>Sheila Morris</b>	Senior Pension Administrator	sheila.morris@rbwm.gov.uk
<b>Pension Administrators</b>		
<b>Alison Grover</b>	Pension Administrator	alison.grover@rbwm.gov.uk
<b>Chloe Crayk</b>	Pension Administrator	chloe.crayk@rbwm.gov.uk
<b>Chris Pounce</b>	Pension Administrator	chris.pounce@rbwm.gov.uk
<b>Jake Hume</b>	(Trainee) Pension Administrator	jake.hume@rbwm.gov.uk
<b>Kirsty Marshall</b>	Pension Administrator	kirsty.marshall@rbwm.gov.uk
<b>Paul Burke</b>	Pension Administrator	paul.burke@rbwm.gov.uk
<b>Sonal Makwana</b>	Pension Administrator	sonal.makwana@rbwm.gov.uk
<b>Susan Goldfinch</b>	Pension Administrator	susan.goldfinch@rbwm.gov.uk
<b>Zoe Godliman</b>	(Trainee) Pension Administrator	zoe.godliman@rbwm.gov.uk
<b>Pension Payroll</b>		
<b>Jane Young</b>	Payroll Supervisor	jane.young@rbwm.gov.uk
<b>Samuel Phelps</b>	(Trainee) Pension and Payroll Administrator	samuel.phelps@rbwm.gov.uk
<b>Finance/Clerical</b>		
<b>Patrick Osei</b>	Fund Accountant	patrick.osei@rbwm.gov.uk
<b>Renee Passman</b>	Pension Fund Finance Officer	renee.passman@rbwm.gov.uk
<b>Vicky Harverson</b>	Clerical Assistant	vicky.harverson@rbwm.gov.uk
<b>General Helpdesk</b>		info@berkshirepensions.org.uk
<b>Employer contribution queries</b>		lgps@rbwm.gov.uk

# Items of interest *News items from the pensions world*

## Money Helper website *reminder*



The Money and Pensions Service (MaPS) has launched a single offering for consumers called **MoneyHelper**. This replaces the **Money Advice Service**, the **Pensions Advisory Service** and **Pension Wise** (although Pension Wise will continue as a named service under the MoneyHelper umbrella).

MoneyHelper offers a single source of information and guidance where information can easily be found in one place.

The main website address and some useful links are shown below:

MoneyHelper:	<a href="https://www.moneyhelper.org.uk/en">https://www.moneyhelper.org.uk/en</a>
Pensions and Retirement section:	<a href="https://www.moneyhelper.org.uk/en/pensions-and-retirement">https://www.moneyhelper.org.uk/en/pensions-and-retirement</a>
Auto-enrolment information:	<a href="https://www.moneyhelper.org.uk/en/pensions-and-retirement/auto-enrolment">https://www.moneyhelper.org.uk/en/pensions-and-retirement/auto-enrolment</a>
Pension Wise:	<a href="https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise">https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise</a>
State Pension:	<a href="https://www.moneyhelper.org.uk/en/pensions-and-retirement/state-pension">https://www.moneyhelper.org.uk/en/pensions-and-retirement/state-pension</a>

# Useful contacts

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>Employer Self Service facility</b>	<a href="https://www.berkshirepensions.org.uk/bpf/employers/employer-self-service">https://www.berkshirepensions.org.uk/bpf/employers/employer-self-service</a>
<b>National LGPS website</b>	<a href="https://www.lgpsmember.org">https://www.lgpsmember.org</a>
<b>LGPS Regs website</b>	<a href="http://lgpsregs.org/index.php">http://lgpsregs.org/index.php</a>
<b>HR Guide</b>	<a href="https://www.lgpslibrary.org/assets/gas/ew/HRv4.2c.pdf">https://www.lgpslibrary.org/assets/gas/ew/HRv4.2c.pdf</a>
<b>Payroll Guide</b>	<a href="https://www.lgpslibrary.org/assets/gas/ew/Pv4.2c.pdf">https://www.lgpslibrary.org/assets/gas/ew/Pv4.2c.pdf</a>
<b>The Pensions Regulator</b>	<a href="http://www.thepensionsregulator.gov.uk/en/employers">http://www.thepensionsregulator.gov.uk/en/employers</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>



# Employer factsheets

'*Pension Pointers*' are a series of topical factsheets exclusively designed for employers administering the Local Government Pension Scheme within Berkshire. Each factsheet contains information on a particular LGPS topic. The factsheets are available to download from our website.

Factsheet No.	Name	What's inside?
<b>1</b>	Final Pay	<ul style="list-style-type: none"> <li>• What is Final Pay?</li> <li>• Protected Final Pay</li> <li>• How to calculate Final Pay?</li> <li>• Final Pay calculation examples</li> <li>• Notification of Final Pay</li> <li>• Calculating Pension based on Final Pay</li> </ul>
<b>2</b>	CARE Pay	<ul style="list-style-type: none"> <li>• What is CARE?</li> <li>• Pension Build Up</li> <li>• How does a CARE Scheme Work?</li> <li>• CARE Scheme Example</li> <li>• Completion of CARE Pay on LGS15C</li> </ul>
<b>3</b>	Contributions	<ul style="list-style-type: none"> <li>• Employee Contributions - MAIN and 50/50 Sections</li> <li>• Assessing the Employee Contribution Rate</li> <li>• Employer Contributions</li> <li>• Paying Contributions to the Fund</li> <li>• Employer Policy Statement</li> <li>• Additional Contributions</li> <li>• Employer Contributions</li> <li>• Opting Out</li> </ul>
<b>4</b>	Pensionable Pay	<ul style="list-style-type: none"> <li>• Pensionable Pay</li> <li>• Definition of Pensionable Pay</li> <li>• Pensionable Pay Checklist</li> <li>• Assumed Pensionable Pay</li> <li>• Ill-Health and Death in Service APP</li> </ul>
<b>5</b>	Retirement	<ul style="list-style-type: none"> <li>• Normal Retirement</li> <li>• Early Retirement</li> <li>• Flexible Retirement</li> <li>• Redundancy and Efficiency Retirement</li> <li>• Ill-health Retirement</li> <li>• Late Retirement</li> <li>• Notice periods and forms</li> <li>• Estimate requests</li> </ul>

All the above factsheets can be found on our website via the link below:

<https://www.berkshirerpensions.org.uk/bpf/employers/employer-factsheets>

# Contact us

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

<b>Kevin Taylor</b>	Pension Services Manager	07792 324393	<a href="mailto:kevin.taylor@rbwm.gov.uk">kevin.taylor@rbwm.gov.uk</a>
<b>Philip Boyton</b>	Pension Administration Manager	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>Rachael Granger</b>	Technical Analyst	01628 796765	<a href="mailto:rachael.granger@rbwm.gov.uk">rachael.granger@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)**



THE ROYAL COUNTY OF  
**BERKSHIRE**  
PENSION FUND