

The Quill

Autumn 2023

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



THE ROYAL COUNTY OF
BERKSHIRE
PENSION FUND

Welcome

I'm pleased to welcome you to our latest edition of **The Quill** - the bi-annual newsletter for our active and deferred members.

Your Autumn newsletter contains LGPS updates and news items - including a summary of the Fund accounts and investments from page 5 onwards and retirement reminders on page 15.

Our Annual Meeting takes place on 16 November this year in the Town Hall, Maidenhead with opportunity to join us in person or online. Further details can be found on page 4.

Following the local elections in May of this year there have been some changes to the Berkshire Pension Fund Committee and Advisory Panel.

Therefore I would like to formally introduce myself as the new Chairman and take this opportunity to thank the former Chairman, Julian Sharpe, for his dedication and hard work whilst in this role for the past 4 years.

I joined the Berkshire Pension Fund Committee in May 2019, following my election as a councillor for the Royal Borough of Windsor & Maidenhead representing the Belmont ward in Maidenhead. I became Chair of the Committee in May 2023.



I am currently a member of the Royal Borough's Audit & Governance Committee and this year undertake the role of Deputy Mayor. I am particularly interested in housing issues and in public transport.

I studied economics at Leicester and worked in the personal finance sector until taking early retirement in 2009. This enabled me to do voluntary work for various charities and community organisations. This included being treasurer and trustee of a not-for-profit care home and secretary of Wild Maidenhead.

I am looking forward to working with the pension team over the coming years.

Simon Bond

Councillor Simon Bond, Chairman, Berkshire Pension Fund Committee and Berkshire Pension Fund Advisory Panel

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- **Life cover** from day one of your membership
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- **Inflation proofed** in line with CPI
- Option to exchange annual pension for **tax-free cash**
- Option to **buy additional pension**
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Annual Meeting 2023

We invite you to join us at 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.

Agenda items include an update from our Actuary, Barnett Waddingham, and our annual review for 2023.

If you wish to attend please e-mail **communications@berkshirerepensions.org.uk** or return the reply slip opposite.

Please tell us if you would like to attend in person or online. You will receive confirmation of your booking with the online meeting link if required.

Berkshire Pension Fund Annual Meeting 2023 Attendance Confirmation

TITLE

SURNAME

FORENAME(S)

TEL. NUMBER

HOME
ADDRESS

POSTCODE

E-MAIL

I will be attending the meeting in person online

Please return this reply slip to: Joanne Benstead
Royal County of Berkshire Pension Fund, Minster
Court, 22-30 York Road, Maidenhead, Berkshire,
SL6 1SF. Or e-mail a scanned copy to
communications@berkshirerepensions.org.uk



Draft 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 *facts and figures*



LGPS *facts and figures*

- **2 million** people currently paying into the LGPS
- **1.8 million** are being paid a pension from the LGPS
- **2.3 million** people have a pension with the LGPS they haven't taken yet
- **Over 18,000** employers participate in the LGPS
- **86 LGPS Funds** nationwide



Membership of the Berkshire 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**' - turn to page 21 to find out how to register.

Investment 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.

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’).

Investment update 2022/23

Over the twelve-month period, the Fund's allocation to Infrastructure and Public Equities increased most notably, whilst the allocations to Cash and Private Equity decreased the most.

No adjustments were made to the Fund's SAA over the year. However, following a review of the Fund's investment strategy, a new SAA was agreed by the Fund's Committee at its 13 March 2023 meeting, to come into effect from 1 April 2023.

The new SAA sees the target weightings to Public Equities and Credit increase together with a reduction in the target weightings to Real Estate and Fixed Income.

To find out more about how our investments performed during 2022/23 please visit the 'Investments' section of our website:

<https://berkshirepensions.org.uk/bpf/investments>



• Turn to page 12 of this newsletter for
• our latest Responsible Investment
• update.

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://berkshirerepensions.org.uk/bpf/governance/pension-board>

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



Boost your pension with *APCs*

If you are an active member in the MAIN Section of the LGPS you can pay extra 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 one-off 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.

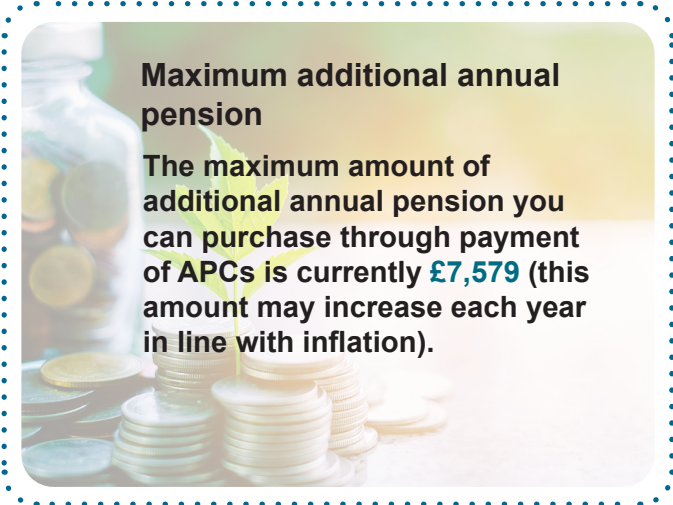
<https://lgpsmember.org/more/apc/extra.php>

Alternatively you can contact the pension 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 pension benefits commences before your Normal Pension Age.

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 claim your tax relief directly through HMRC.



Maximum additional annual pension

The maximum amount of additional annual pension you can purchase through payment of APCs is currently **£7,579** (this amount may increase each year in line with inflation).

Top up your pension savings with *AVCs*



If you are an active 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 (providing 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 **0345 600 0343**.

Responsible Investment - Autumn 2023

Dear Scheme Members

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 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://berkshirepensions.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

Want to do your bit for the environment and help reduce the Fund's carbon footprint?

If you currently receive *The Quill* through the post and you would like to opt-out of all non-essential paper communication get in touch with the pension team by phone or e-mail. You will still be able to access our newsletters through '**my pension ONLINE**' or our website.



Early retirement % reductions

If you claim your pension from age 55 onwards, before you have reached your Normal Pension Age, an actuarial reduction will be applied to your benefits to reflect the early payment of your 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 opposite displays the reduction percentages in whole years, but any reduction applied to your pension benefits will be calculated based on your exact retirement date.



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

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

Retirement reminders

Minimum Retirement Age

The Normal Minimum Pension Age (NMPA) is changing... The Government has announced the earliest age that you can take your pension will increase from age **55** to **57** from **6 April 2028**.

Please note... This change will not affect ill health retirements. Special rules apply if you have to retire because of ill health.

We will keep you informed as we receive more guidance around this change.



The Retirement Living Standards

The Pension and Lifetime Savings Association (PLSA) have recently launched their '**Retirement Living Standards**' which predicts the amount of income you could need in retirement depending on the type of lifestyle you enjoy. To find out more visit: <https://www.retirementlivingstandards.org.uk/>

• • • • • Pension Tax Changes... • • • • •

• Before 6 April 2023, if the value of your pension benefits when you took them was more than the Lifetime Allowance (LTA), you had to pay tax on the excess benefits. The LTA is currently £1,073,100.

• The LTA covered any pension benefits you had in all tax-registered pension arrangements – not just the LGPS. As part of the Spring budget the Government announced the LTA tax charge would no longer apply from 6 April 2023. The LTA will be abolished completely from 6 April 2024. For more information on pension tax changes visit our website: www.berkshirepensions.org.uk

Pension Pointers

Pension Awareness...

Did you know it was **National Pension Awareness Week** in September?

2023 marked the tenth anniversary of the Pension Awareness campaign. The campaign encourages people to find out more about pensions and be prepared financially for retirement.

You can still find videos, resources and pension articles on the Pension Awareness website:
<https://pensionawarenessday.com/>



Tracing old or lost pensions

Do you have any pensions you have lost contact with over the years? If so why not contact the Pension Tracing Service.

The service is free and helps reunite people with their lost pensions, giving details of providers to help people track them down.



You can trace contact details for lost pensions by using the online portal:

<https://www.gov.uk/find-pension-contact-details> or over the telephone - 0800 731 0193

You can also join the hunt for lost pensions on National Pension Tracing Day which takes place on 29 October!

<https://nationalpensiontracingday.co.uk/>

Pensions Increase... The 2023 pensions increase was based on the CPI rate as at September 2022 which was **10.1%** and applied to your pension account from April 2023.

2023	10.1%
2022	3.1%
2021	0.5%
2020	1.7%
2019	2.4%

Autumn Word Search

For a chance to win a **£25 high street gift card** why not try our Autumn word search competition?

Please send your entry to **Royal County of Berkshire Pension Fund, Minster Court, 22-30 York Road, Maidenhead, SL6 1SF**, to reach us by **31 January 2024**. Alternatively you can e-mail a scanned copy of your entry to **communications@berkshirerpensions.org.uk**

The winner will be drawn at random from the entries received. Good luck!

Please note this competition is not open to members of the administration pension team.

Name	
Address	
Tel. number	

Can you find 12 'Coronation themed' words in the grid below?

C	N	T	W	J	C	X	Y	Q	E	W	Q	R	W
Y	A	C	H	R	G	N	I	K	Y	E	O	H	Q
T	I	R	O	R	K	L	L	R	C	S	F	X	L
S	Y	W	R	F	O	E	T	C	I	T	G	D	D
E	N	Z	U	I	J	N	Q	O	H	M	G	J	S
J	Q	U	L	Y	A	W	E	R	K	I	B	U	B
A	I	I	E	E	S	G	R	O	R	N	N	D	B
M	V	B	G	Q	P	H	E	N	L	S	R	X	I
Y	B	A	N	T	H	E	M	A	G	T	X	L	F
A	P	N	N	J	R	F	R	T	K	E	H	Q	K
R	O	Y	A	L	O	Z	M	I	K	R	M	T	Y
R	O	S	D	N	I	W	R	O	C	N	S	S	C
C	W	C	L	X	I	H	X	N	U	Z	W	X	P
J	P	W	F	D	O	S	K	E	E	K	A	H	Q

ABBEY	CROWN	ROYAL
ANTHEM	KING	THRONE
CARRIAGE	MAJESTY	WESTMINSTER
CORONATION	PAGEANTRY	WINDSOR



Making your wishes known



As an active or deferred member of the LGPS you have peace of mind that should the worst happen, your loved ones will be provided for. Life cover is provided from day one of your membership. Part of this life cover includes a **Death Grant**.

What is a death grant? A death grant is a tax-free lump sum payable to your loved ones in the event of your death before retirement. You are able to state who you would like to receive this benefit by completing an *Expression of Wish* form (see page 19)

Who can you nominate to receive any death grant payable? You can choose one person, a number of people or even an organisation such as a charity. You can choose your husband, wife or partner, your children, any other family member or a friend.

Note: If you also have a deferred benefit and/or a pension in payment from a previous period of membership in the LGPS, the lump sum death grant paid is the greater of:

- the total of any lump sum death grants payable from the deferred and/or pensions in payment
- three times your annual assumed pensionable pay at your date of death

How much is payable as a Death Grant? The amount payable depends upon whether you are an active or deferred member of the LGPS:

Active Member - As an active member the value of the death grant is three times your annual Assumed Pensionable Pay at date of death.

Deferred Member - If you pass away after leaving the LGPS but before you take your pension the death grant payable depends on when you left:

If you left before 1 April 2008 – the value of your lump sum retirement grant is paid as a death grant.

If you left after 31 March 2008 – five times your deferred annual pension is paid as a death grant.

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: In the event of you and your nominee(s) 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 amended, 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.**



Pension planning - *Log in online*

'my pension ONLINE' is an internet based application which enables you to securely access and update your own pension details online via the Royal County of Berkshire Pension Fund website from the comfort of your own home or workplace using a desktop PC, laptop, smartphone or tablet.

As an *Active* or *Deferred* member of the scheme you can:

- **update your home address**
- **update your Expression of Wish nomination**
- **perform benefit calculations**
- **view your annual benefit statements**
- **access all factsheets and newsletter**

Visit www.berkshirepensions.org.uk

Calculate your future pension benefits...online.

Did you know you can calculate your own pension estimates through 'my pension ONLINE'?

Log in to your online account and select '**Benefit projectors**' from the '**Pension Benefits**' section of your home page.

You can calculate as many estimates as you wish to help you plan for your future retirement.



Protect your pension...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.

Anyone can be the victim of a pension scam so it's important that everyone can spot the warning signs. The tactics used by pension scammers to encourage people to transfer their pension savings to them are constantly changing. Some of the tactics include:

- **offering free pension reviews** or health checks
- **promises of high guaranteed returns** on savings
- **unlocking pensions before age 55**, tax loopholes, pension loans or upfront cash
- **time limited offers or forcing you into a quick decision**; using couriers to send documents, who wait until they are signed
- **contact out of the blue** – cold calling about pensions is against the law.

If you suspect a scam report it to the Financial Conduct Authority (FCA) by contacting their consumer helpline on **0800 111 6768** or using the reporting form at **www.fca.org.uk**

Check who you are dealing with...Check the Financial Services Register - <https://register.fca.org.uk/s/> to make sure that anyone offering you advice or other financial service is FCA authorised.



Further support and guidance

Berkshire Pension Fund checklist...

Go through our handy checklist to make sure your pension record is up to date:

- ✓ Register for 'my pension ONLINE'
- ✓ Create or review your 'Expression of Wish' for payment of a Death Grant
- ✓ Find out how much your pension benefits will be at retirement - use our **online calculator**
- ✓ Download your latest **Annual Benefit Statement** - this can be found in the 'My Documents' section of your online account
- ✓ Keep up to date with the latest pension news via our website - **www.berkshirepensions.org.uk**
- ✓ **Contact the pension team** if you have any questions

Useful Links

State Pension information

www.gov.uk Tel: 0800 731 0469

MoneyHelper and Pension Wise

www.moneyhelper.org.uk
Tel: 0800 011 3797

National LGPS member website

www.lgpsmember.org

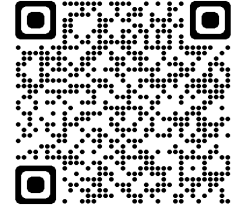
Retirement Living Standards

<https://www.retirementlivingstandards.org.uk/>

Have you visited the LGPS video library...?

You can find a series of videos on a range of LGPS topics including - 'How your pension works', 'Life after work' and 'Transferring your pension'. Each video is less than 4 minutes long and is a great way to learn more about your pension scheme - <https://www.lgpsmember.org/help-and-support/videos/>

Contact us



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

Website: www.berkshirepensions.org.uk

Did you know you can opt out of receiving a paper copy of this newsletter? Simply e-mail communications@berkshirepensions.org.uk confirming your name and payroll reference or NI number. You will still be able to access our newsletters through 'my pension ONLINE'.

If you would like this newsletter in large print or audio please contact us on 01628 796754 or e-mail info@berkshirepensions.org.uk

The Royal Borough of Windsor & Maidenhead is the administering authority to the Royal County of Berkshire Pension Fund

www.rbwm.gov.uk



Royal Borough
of Windsor &
Maidenhead