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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 LGPS employers within the Royal County of Berkshire Pension Fund.

A few changes...

You may be aware of a few changes at the Berkshire Pension Fund recently.

Firstly we would like to introduce our new Head of Pension Fund - **Jo Thistlewood** and our new Pension Administration Manager - **Martin Griffiths**. We are delighted to welcome Jo and Martin to the team and you can find an introduction from Jo and Martin on page 5.

We also moved premises at the end of June so our new contact address is...

**Royal County of Berkshire
Pension Fund
Zone C
Town Hall
St Ives Road
Maidenhead
SL6 1RF**

All email addresses and telephone numbers remain unchanged.



McCloud Data Collection Exercise - for employers & payroll providers



What is the McCloud remedy?

When the Government reformed public service pension schemes in 2014, they introduced protections for older members. In December 2018, the Court of Appeal ruled that younger members of the Judges' and Firefighters' Pension schemes had been discriminated against because the protections do not apply to them.

The Government, subsequently confirmed that there would be changes to all the main public sector schemes, including the LGPS, to remove this age discrimination. This ruling is often called the 'McCloud judgment' after a member of the Judges' Pension Scheme involved in the case.

Data Required from Employers

Implementing the McCloud remedy means that we will need to hold information on hours worked and break in service details for all eligible employees covering the period 1 April 2014 to 31 March 2022.

Since the scheme changed in 2014, we have not required employers to provide this information. However, we will now need to collect this information dating back to 1 April 2014.

Fortunately, we hold the majority of the information that we will require as it has been supplied to us through the i-Connect system by most of our employers.

We have run a report through our administration software system to identify, which members potentially will be in scope, and it will only be these individuals that we will be requesting information for. Where necessary we will be reaching out to those scheme employers who are not users of i-Connect but also those scheme employers who are using i-Connect where we believe there is a likelihood data is missing. The missing data being between 1 April 2014 and when the date the scheme employer went live using i-Connect.'

Please look out for our email, requesting this information, that should arrive over the next few weeks. As you can appreciate, there is a lot of information that the Fund needs to obtain, and then update on our database, in order to enact the remedy for eligible members. In order to assist us with this task we request that the template/spreadsheet that we send is completed and sent to us as soon as possible.

McCloud Data Collection Exercise - for employers & payroll providers



If you have any questions, relating to the information you need to provide please contact our Technical Team technical@rbwm.gov.uk

Please note if you outsource your payroll, you will need to obtain the information requested, from your external provider. Employers, have always been the body, responsible for providing an administering authority with the information it needs to calculate a member's LGPS benefits.

We recognise you may have changed outsourced payroll providers during the period 1 April 2014 to 31 March 2022. You must endeavour to approach any past outsourced payroll providers to obtain any data we request but also review any HR documentation you may still hold on file to support your reply.

McCloud Timeline	
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

Annual Meeting 2024

We will be holding our Annual Meeting on **Wednesday 13 November**.

This event will take place in the Council Chamber at Maidenhead Town Hall and will be held in a hybrid format so you will be able to join the meeting online or in person...**more details to follow soon.**



Changes to our Early Retirement process - *reminder*

You may recall an email previously sent advising you of a change to our early retirement administration process for members wishing to claim their pension benefits before their Normal Pension Age (NPA).

Historically, we have written to members automatically who are over age 60 and have resigned from their employment, offering them the choice of claiming their pension benefits immediately (with reduction) or deferring payment to a later date - we are changing this process with immediate effect in line with LGPS regulations.

Any scheme member who has at least 2 years of LGPS membership, is over the age of 55 and has resigned from their Local Government employment has the right to claim their pension benefits early (at a reduced rate) if they wish. If a member is intending to claim their pension benefits before their NPA a minimum three month notice period is required from the member directly. We ask our members to submit their notice to us via email to info@berkshirepensions.org.uk stating their name, NI number and the date from which they intend to claim their pension.

If a member is resigning from their employment at their NPA or beyond, no separate notice period is required by the Pension Fund – we will contact the member automatically once the leaver notification has been received from the employer.

If a member is retiring on redundancy, business efficiency, flexible or ill-health retirement grounds we do not require a separate period of notice – retirement options will be provided to the member on receipt of their formal leaver instruction from the employer. As a reminder when completing an LGS15C leaver form or i-Connect submission for the pension team please choose one of the following reasons for leaving:

- Resignation
- Opt-Out
- Dismissal
- Redundancy/Business Efficiency
- Flexible Retirement with Employer's Consent
- Normal Retirement (in line with State Pension Age)
- Death in Service
- Ill-Health Retirement (Tier 1,2 or 3)
- TUPE Transfer
- Other

Finally please encourage your employees to contact the pension team directly if they have any questions about the retirement process.

Introducing...

Jo Thistlewood – Head of Pension Fund

Hi, I'm Jo. I've been Head of Pension Fund at the Royal County of Berkshire Pension Fund since 22 April 2024.

I joined the fund from Isle of Wight Council, where, for the last 12 years, I was Pension Fund Manager, leading the smallest LGPS fund in England and Wales on its improvement journey, including winning the LAPF LGPS Fund of the Year (assets under £2.5bn) award in 2019, with the fund shortlisted for that award in 2022 and 2023 as well, and having been personally shortlisted for the LGPS Outstanding Contribution award in 2023.

I graduated from Exeter University and qualified as a Chartered Accountant in Reading, where I lived for 10 years, before moving to the Isle of Wight. I spent 7 years working as Director of Finance for the Isle of Wight College, before joining Isle of Wight Council as a budget accountant for children's Services, and ultimately being Pension Fund Manager.

I still live on the Isle of Wight with my nearly 18-year-old daughter and my nearly 4-year-old chihuahua – not sure who is the most challenging to be honest! I will be looking to move closer once my daughter goes to university next autumn.

I am really enjoying the new challenges of the Royal County of Berkshire Pension Fund, and very much look forward to meeting with you at future events. If you'd like to catch up, please email me jo.thistlewood@rbwm.gov.uk



Martin Griffiths – Pension Administration Manager

Let me introduce myself. I'm Martin, and I've joined the team as the Pension Administration Manager at the Royal County of Berkshire Pension Fund.

I thought it might be worth giving you some information on my background. I have worked in Local Government Scheme Funds for in excess of 30 years. I started my career in Shropshire working in their pension administration section then headed up their Communication Team, before moving to Communication role at the Staffordshire Fund. Three years ago I moved to Warwickshire to be their Fund's Governance and Policy Lead.

I am the current chair of the LGA National Communications Working Group, having been one of the initial members when it was created. I have worked on a number of national projects which have helped me develop a wide network of contacts with other Funds.

I'm excited to get to know you and start my role here. I'd welcome the chance to meet you at any events that the Fund hosts in the futures that I am attending. This will help me to get off to the best start.

You can send me an email at martin.griffiths@rbwm.gov.uk if you would like to discuss anything with me. I'm really looking forward to working with you all.



2024/2025 LGPS quick reminders

A reminder of the LGPS updates for 2024/2025 are below. The updates took effect from 1 April 2024:

Employee Contribution bandings 2024/2025 - Main and 50/50 Sections

Band	Actual pensionable pay for an employment	Main Section contribution rate	50/50 Section contribution rate
1	Up to £17,600	5.5%	2.75%
2	£17,601 to £27,600	5.8%	2.9%
3	£27,601 to £44,900	6.5%	3.25%
4	£44,901 to £56,300	6.8%	3.4%
5	£56,801 to £79,700	8.5%	4.25%
6	£79,701 to £112,900	9.9%	4.95%
7	£112,901 to £133,100	10.5%	5.25%
8	£133,101 to £199,700	11.4%	5.7%
9	£199,701 or more	12.5%	6.25%

APC Limit 2024/2025

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 2024 has increased to **£8,344** (the 2023/24 APC limit was £7,579). Scheme members can calculate the cost of buying additional annual pension by using an online calculator to provide a quotation: [LGPS APC online calculator](#)

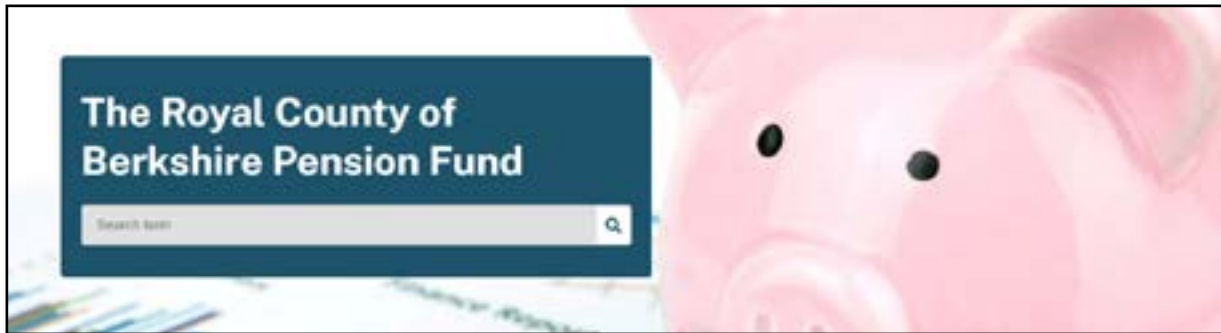
LGS1B Brief Guide to the LGPS

As part of an employee's appointment process a Scheme Employer should provide new employees with a copy of the short scheme guide (LGS1B) alongside their contract of employment. The LGS1B provides a summary of the LGPS and what it can provide for members. The 2024/2025 LGS1B can be downloaded from the Employer Forms section of our website. Please include this factsheet in contracts of employment commencing from **1 April 2024**:

- [LGS1B - Brief guide to the LGPS 2024/2025](#)

The LGS1B highlights the benefits of being a member of the LGPS and provides a brief overview of the Scheme.

Updated Berkshire Pensions website



You may have noticed a change to the look of our website...We launched our new-look Berkshire Pension Fund website on 31 July.

If you have any links bookmarked or saved in your browser favourites you will need to re-link these pages accordingly.

Visit www.berkshirerpensions.org.uk



Preparing for Pension Dashboards

The Department for Works and Pensions is introducing Pension Dashboards to the UK to enable individuals to access their pension information online, securely and all in one place.

Dashboards will provide clear and simple information about an individual's multiple pension savings, including LGPS and State Pensions.

This initiative will be launched in phases over the next few years so we will keep you updated with developments.



Monthly Payover of Contributions *reminder*

Employers participating in the Royal County of Berkshire Pension Fund are required to pay over to the Royal Borough of Windsor and Maidenhead all contributions paid by employees. This includes basic contributions and any additional payments linked to the pension scheme (for example APCs, SCAPCs, added years).

Payments to our AVC Provider Prudential must also be paid over to them in a timely manner as stated below in order to comply with the Pensions Act 1995.

If the employee is enrolled (or re-enrolled) into the LGPS, the employee contributions deducted from pay in the first three months have to be paid over:

- where the payment is by means of an electronic communication, by no later than 22 days from the end of the month falling three months from the date the employee became a member of the Scheme, or
- if payment is made by any other means, by no later than 19 days from the end of the month falling three months from the date the employee became a member of the Scheme

In any other case (eg where the employee is contractually enrolled into the LGPS, or for contributions deducted from pay more than three months), the employee contributions deducted from pay have to be paid over:

- where the payment is by means of an electronic communication, by no later than 22 days after the end of the month in which the contributions were deducted from pay, or
- in any other case, by no later than 19 days after the end of the month in which the contributions were deducted from pay



Year-end 2024 - update

It is a statutory obligation for Annual Benefit Statements to be available to members by no later than 31 August 2024.

If you are yet to send in your year-end return or you are in the process of responding to outstanding year-end queries please do so as a matter of urgency.

Please note it is the employer's responsibility to ensure your year-end is completed so if you use a third party payroll provider please ensure they have provided the relevant data to the pension team as soon as possible.

Year-end Schedule 2024	
During 1 April 2024 to 31 May 2024	The Pension Fund to process year-end files
During 1 April 2024 to 15 June 2024	Scheme employers to respond to year-end queries within two weeks
During 1 April 2024 to 31 July 2024	The Pension Fund to process responses from scheme employers and make Annual Benefit Statements available via 'my pension ONLINE'
During 1 August 2024 to 31 August 2024	The Pension Fund to extract LGPS member data to send to printers. Issue Annual Benefit Statements to those LGPS members who still request a paper copy.
If you have any questions regarding year-end please contact our Technical team - technical@rbwm.gov.uk	

- [Year-end 2024 guidance notes](#)
- [Year-end 2024 template](#)



Publication of the Scheme Annual Report

The SAB has published its [eleventh Scheme Annual Report](#).

The aim of the Scheme Annual Report is to provide a single source of information about the status of the LGPS for its members, employers, and other stakeholders. This report combines information supplied in the England and Wales LGPS fund annual reports, as of 31 March 2023 for the reporting year 2022/23.



Updated HR and Payroll guides

The LGPS HR and Payroll guides have recently been updated and the revised versions can be found via the links below:

- [HR Guide](#)
- [Payroll Guide](#)



Is your policy statement up to date?

Under the LGPS Regulations, Scheme employers are required to prepare, maintain and keep under review a statement of policy concerning a number of discretions made available to them throughout the Regulations. It is important that each Scheme employer takes full responsibility for ensuring that their obligations are fulfilled appropriately and in accordance with the statutory instruments laid by Parliament.

If you haven't got a policy statement in place (or you wish to review your existing one) we have provided a template document and accompanying guide to assist you:

- [Employer's guide to completing a statement of policy](#)
- [LGPS Regulations 2013 Employer Policy Statement - template](#)

Get ready for Pension Awareness 2024

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.**

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

We will also be issuing some communication resources for our employers in due course to help advertise these campaigns to your employees.



Pension Awareness 2024:
<https://pensionawarenessday.com/>



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

Helpdesk inbox reminders

Just a quick reminder that we have a new Technical enquiries helpdesk inbox where you can send all of your iConnect related emails to: technical@rbwm.gov.uk

You will no longer be required to send these emails to individual team members - please use the Technical email address. Of course, if you have any queries you would prefer to discuss with the Technical team verbally, you are always welcome to call directly.

Please send the following to the Technical inbox:

- **iConnect enquiries**
- **iConnect submissions**
- **Interface files**
- **iConnect queries**

As a reminder we also have a communications inbox and pension helpdesk:

Pension communication enquiries	communications@berkshirepensions.org.uk
Berkshire Pension Fund helpdesk	info@berkshirepensions.org.uk

Employer forms 2024/2025

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 2024
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 email **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/employers
National LGPS website	https://www.lgpsmember.org/
LGPS Regs website	https://www.lgpsregs.org/
HR Guide	https://lgpslibrary.org/assets/gas/ew/HRv4.5c.pdf
Payroll Guide	https://lgpslibrary.org/assets/gas/ew/Pv4.5c.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://mypensiononline.berkshirepensions.org.uk/

Contact us

If you would like to discuss any items contained in this newsletter please do not hesitate to contact us:			
Jo Thistlewood	Head of Pension Fund	07523 688812	jo.thistlewood@rbwm.gov.uk
Philip Boyton	Deputy Head of Pension Fund	07792 324459	philip.boyton@rbwm.gov.uk
Martin Griffiths	Pension Administration Manager	07767 248819	martin.griffiths@rbwm.gov.uk
Barry Jones	Deputy Pension Administration Manager	01628 796315	barry.jones@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

Zone C, Town Hall, St Ives Road, Maidenhead, Berkshire, SL6 1RF

Pensions Helpdesk: 01628 796 668

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

Email: info@berkshirepensions.org.uk

Website: www.berkshirepensions.org.uk

