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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).

## The Budget 2024 and the LGPS

As you will be aware the Budget was announced on 30 October 2024. The Budget did not include changes to tax relief or introduce a new limit on tax-free cash on retirement (about which there had been much speculation). However, it did deliver an announcement that affects the LGPS around Inheritance Tax on pensions.

The Government has launched a consultation on Inheritance Tax on pensions, liability, reporting and payment. The proposed changes would mean that:

- LGPS death grants would be subject to Inheritance Tax from April 2027
- Personal representatives would calculate whether any Inheritance Tax was due, and pass on the relevant information to the pension scheme administrator
- Administering authorities would be responsible for paying and reporting to HMRC any Inheritance Tax deducted from an LGPS death grant

The consultation closes on 22 January 2025 and of course any changes to the regulations as a result of this consultation will be communicated to our members and employers accordingly.



## McCloud Final Pay Data @ 65



We are progressing well with the McCloud Remedy in identifying members who are affected by this change.

In order to complete this exercise we may need to approach you for additional information which we haven't collected previously over the years.

We have been made aware of one item of additional information which we will be asking for going forward – the Final Pay calculated at a member's 65<sup>th</sup> birthday (for members who are aged 65 or over).

When you complete your leaver notifications we will be asking for this additional figure on your i-Connect submission or your manually completed leaver form.

**Please note: If you are completing a leaver notification (via i-Connect or manually) for a member who is under the age of 65 you do not need to complete this information on your submission.**

### If you are an i-Connect user...

Please see the attached step-by-step guide for i-Connect users setting out the process for capturing Final Pay data at age 65. We have also added an additional box to the LGS15C Withdrawal form for i-Connect users (if you are submitting a leaver to us using a manual form).

- [McCloud Final Pay data capture for i-Connect users](#)

### If you are a non i-Connect user and submit a manually completed LGS15C leaver form...

You will see we have added an additional box to the LGS15C Leaver form asking for a Final Salary figure for those members who have reached age 65.

- [LGS15C Withdrawal from Scheme](#)
- [LGS15C Withdrawal from Scheme \(for i-Connect users\)](#)

LGPS 2008 INFORMATION PENSIONABLE PAY <i>(Please complete in all cases)</i>			
<b>FINAL PAY</b> (Please complete page 3 to show final pay breakdown)	£	____ (Please quote full-time equivalent value in all cases)	
If <b>Best of the Last 3 Years</b> , please confirm final pay period used:		Date From: _____	To: _____
<b>ACTUAL ANNUAL SALARY AT DATE OF LEAVING</b>	£	FTE (if part-time)	£
MCCLOUD REMEDY – Additional information required for members who are aged 65 or over Please supply the member's Final Pay figure calculated to their 65 <sup>th</sup> birthday in the box below			
<b>FINAL PAY</b> figure calculated to member's 65 <sup>th</sup> birthday Please only complete this section if the member is age 65 or over		£	
If <b>Best of the Last 3 Years</b> , please confirm final pay period used		Date From: _____	To: _____

## McCloud Remedy reminders



You should have received an email reminder from Rachael Granger, Technical Manager, on 11 November referring to the collection of McCloud Data.

In order to complete this exercise we may need to approach you for additional information, which since 1 April 2014 we had not been required to collect until the introduction of the McCloud Remedy. If you fail to respond by this date, we will use the current details held on our pension system to calculate your members McCloud underpin.

We have been made aware of one item of additional information which we will be asking for going forward – the Final Pay calculated at a member's 65th birthday (for members who are aged 65 or over at their last day of pensionable service). It is your responsibility as the scheme employer, to provide the data to the Pension Fund and not that of any third-party payroll providers, you may have instructed to carry out a payroll function for your organisation.

If you require your spreadsheet to be sent again, please contact our technical team: [technical@rbwm.gov.uk](mailto:technical@rbwm.gov.uk) to request a copy. All completed spreadsheets should also be sent to this email address. **Please note: If you are completing a leaver notification (via i-Connect or manually) for a member who is under the age of 65 at their last day of pensionable service you do not need to complete this information on your submission.**

## Pensions Dashboards are coming...

The Department for Works and Pensions (DWP) is introducing **Pensions Dashboards** to the UK to enable you to access your pension information online, securely and all in one place.

Dashboards will provide clear and simple information about multiple pension savings, including LGPS and State Pension.

This initiative will be launched in phases over the next few years so we will keep you updated with developments. More information of Pensions Dashboards can be found on the [Pensions Dashboards Programme website](#)

You can also view a [You Tube video on this website which provides an introduction to Pensions Dashboards](#)

**Important:** To ensure your scheme members can receive the best experience from Pensions Dashboards it is KEY their personal details are up to date. To help achieve this please communicate with your staff asking them to notify the Payroll/HR department of any change in personal details i.e. any change to Name and/or Address that might already have happened as well as any changes at any time in the future. The personal details passed on to the Pensions Dashboards by the Pension Fund needs to be as accurate and as up to date as possible ready for the launch of Pensions Dashboards in October 2025 and its use thereafter.

## Fund Valuation 2025



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 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 2022 with employer rates being set for the period 1 April 2023 to 31 March 2026. The next valuation date is **31 March 2025**.

The results of the valuation will not be known until the end of 2025 and employer contribution rates for the period 1 April 2026 to 31 March 2029 will be set.

The current 2022 valuation report and Rates and Adjustment certificate (which shows employer contribution rates) can be found via the links below:

- [Valuation Report 2022](#)
- [Rates and Adjustment Certificate](#)

**We would like to reiterate to employers the importance of providing clean, accurate and timely year end data to the Pension Fund which is used as part of the valuation process:**

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 2025. 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.

## Fund Valuation 2025 contd...

The Pension Fund will be reaching out by email during the week commencing **Monday, 3 February 2025** to all those scheme employers who are not on-boarded to i-Connect. The email will provide a Year End 2025 Template together with Year End 2025 Guidance Notes.

There will be an expectation that all Year End 2025 Templates are returned duly completed to the Pension Team by no later than 30 April 2025 with the Year End 2025 process to be concluded and scheme member data provided to the Pension Fund Actuary by no later than 30 June 2025.

We have provided a timetable below for reference. Please note this timetable also applies to i-Connect scheme employers:

<b>31 March 2025</b>	The end of the Scheme Year
<b>By 30 April 2025</b>	All year end files to have reached the Pension Fund
<b>During 1 April 2025 to 31 May 2025</b>	The Pension Fund to process year end files
<b>During 1 April 2025 to 15 June 2025</b>	Scheme employers to respond to year end queries within two weeks
<b>During 1 April 2025 to 29 June 2025</b>	The Pension Fund to process responses from scheme employers
<b>During 30 June 2025 to 15 July 2025</b>	The Pension Fund to finalise and submit Valuation data to the Actuary, resolving any queries
<b>During 1 July 2025 to 31 August 2025</b>	The Pension Fund to extract LGPS member data to send to printers. Issue Annual Benefit Statements to LGPS members in line with statutory obligation via 'my pension ONLINE' and post



## Shared Cost AVCs



As reported in previous editions of *Inscribe* the AVC provider for the Berkshire Pension Fund, Prudential, support the payment of Additional Voluntary Contributions (AVCs) through a Shared Cost AVC arrangement.

Regulation 17 of the LGPS Regulations 2013 allows an active member to contribute to an Additional Voluntary Contribution (AVC) scheme. Paragraph 1 of Regulation 17 of the LGPS Regulations 2013 states that an active member can also contribute to a Shared Cost Additional Voluntary Contribution Scheme (SCAVC). By its very definition, a SCAVC Scheme means that the cost of contributing to an AVC scheme is shared between the employee and the employer.

LGPS members already benefit from tax relief on the AVC payments they make, but by establishing an AVC shared cost arrangement **both the employer and the employee will make a saving on the National Insurance contribution paid every month.**

## Christmas and New Year *opening hours 2024/25*

Royal County of Berkshire Pension Fund Christmas and New Year 2024/2025 office opening arrangements:

- Tuesday 24 December 2024 8:30am to 3pm (Christmas Eve)
- **Wednesday 25 December 2024 Closed (Christmas Day)**
- **Thursday 26 December 2024 Closed (Boxing Day)**
- Friday 27 December 2024 10am to 3pm
- Monday 30 December 2024 10am to 3pm
- Tuesday 31 December 2024 10am to 3pm
- **Wednesday 1 January 2025 Closed (New Years Day)**
- Tuesday 2 January 2025 8:30am to 5pm

The team are available to contact by telephone only on the days between Christmas and New Year, with lines open between 10am and 3pm.

General enquiry line: 01628 796 668

Pension Payroll enquiry line: 01628 796 670



## Draft Fund Accounts 2023/24

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 committed 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 £60m and an overall increase in the value of the Fund of £276m to £3.033bn.

<b>Income</b>		<b>£'m</b>
Employer contributions		159
Employee contributions		36
Transfer values received		25
<b>TOTAL INCOME</b>		<b>220</b>
<b>Expenditure</b>		
Benefits payable		(138)
Payments to and on account of leavers		(22)
<b>TOTAL EXPENDITURE</b>		<b>(160)</b>
<b>TOTAL DEALINGS WITH MEMBERS</b>		<b>60</b>
<b>Management and Investment Activities</b>		
Fund administration and management costs		(36)
Investment income received +/- taxes		46
<b>Change in market value of investments</b>		<b>206</b>
<b>Net Increase/(Decrease) in the fund during the year</b>		<b>276</b>
<b>Balance Sheet</b>		<b>£'m</b>
Investment assets		3,171
Investment liabilities		(152)
Current assets		18
Current liabilities		(4)
<b>Net assets available for benefits as at 31 March 2024</b>		<b>3,033</b>



In common with many local authorities nationally, RBWM, the administering authority for the RCBPF, has faced lengthy delays in concluding its external audit for the years ended 31 March 2022, 2023 and 2024, which has resulted in the final accounts for the Pension Fund for those years being delayed.

To tackle the backlogs, the Ministry for Housing, Communities and Local Government introduced secondary legislation to implement “backstop” dates by which historic accounts and audits must be concluded. For years ending 31 March 2022 and 2023, audits must be concluded by 13 December 2024, and for the year ending 31 March 2024, audits must be concluded by 28 February 2025.

It is our intention that the Pension Fund’s final annual report and accounts for the years ended 31 March 2022 and 2023 will be published on the fund’s website at the same time as the draft report for the year ended 31 March 2024, before Christmas 2024.

The Fund’s annual report and accounts can be [found on our website](#).

# Investment update 2023/24

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

	31 March 2023		31 March 2024	
	Actual Weighting	Target Weighting	Actual Weighting	Target Weighting
<b>Global Equity</b>	46.3%	45.0%	54.5%	50.0%
<b>Credit</b>	11.7%	12.0%	11.2%	12.5%
<b>Private Equity</b>	13.2%	15.0%	11.3%	15.0%
<b>Diversifying Strategies*</b>	0.1%	0.0%	0.0%	0.0%
<b>Real Estate</b>	12.0%	12.0%	8.8%	7.5%
<b>Infrastructure</b>	13.1%	12.5%	12.0%	12.5%
<b>Fixed Income</b>	2.2%	2.5%	1.4%	1.5%
<b>Cash</b>	1.4%	1.0%	0.8%	1.0%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**N.B. "Target Weighting" shown above represents the agreed Strategic Asset Allocation ('SAA').  
\*The Fund's SAA does not include an allocation or tolerance range for Diversifying Strategies.  
The Fund has agreed that the redemption from Diversifying Strategies will be carried out over a period of time in order to minimise costs**

**Please note there are tolerance ranges for each asset class and the displayed variances between the Actual and Target allocations are within the tolerance limits.**

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. As at 31 March 2024, c.84% of the Fund's total assets have been pooled within the LPPI funds – increasing from c.80% in the prior year.



## Pension Fund facts and figures

Did you know the LGPS is one of the largest pension schemes in the UK?

The LGPS has **over 6 million members** across England and Wales and **over 18,000 employers** participate in the LGPS.

The LGPS is administered on a local level which means there are **86 Funds** (including the Berkshire Pension Fund) across the country.

Membership of the Berkshire Pension Fund continues to grow. At 31 March 2024 our total membership reached over **78,700** members split out as follows:

- *Active* Members **26,642**
- *Deferred (former)* Members **29,204**
- *Retired and Dependant* Members **22,935**

Over 340 employers are part of the Berkshire Pension Fund

## Annual Meeting 2024

As you will be aware we held our Annual Meeting on 13 November (online and in person).

A recording of the meeting will be available to view [on our website](#). The recording is unlisted on You Tube so it is not in the public domain. The accompanying presentation slides are linked below:

[Annual Meeting 2024 presentation slides](#)

If you have any questions about anything discussed at the meeting please do not hesitate to contact us.



## Active member Autumn newsletter

The Autumn 2024 edition of our active and deferred member newsletter - **The Quill** - has been published and is available to view [on our website](#)

What's inside the latest issue...?

- Annual Report and Accounts
- Responsible Investment update
- The 'McCloud Remedy'
- 10 years of the CARE Scheme



## Backdated Pay Awards

An updated frequently asked questions document on backdated pay awards has been produced by the Local Government Association (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. This guide has also been added to the Employers section of our website.



## New Pension Payroll Helpline

The Royal County of Berkshire Pension Fund has launched a new dedicated helpline number for payroll queries. This number is 01628 796 670 and is available to those members who are already receiving payment of an annual pension from the Pension Fund and may need to contact the Pension Fund about any of the following issues:

- Changes to monthly pensions in payment
- Queries relating to Pension Increase
- Tax Queries
- Reporting to death of anyone receiving a pension from the Fund

## LGPS Employer Bite Size training

A series of employer training courses are available on the LGPS Regs website. The courses can be viewed in text format or as an interactive module. Courses available are:

- Assumed Pensionable Pay
- Final Pay
- Active member ill-health retirement
- Deferred (former) member ill-health retirement

The above courses are available on the [LGPS Regs website](#)

## Responsible Investment *update*

The Royal County of Berkshire Pension Fund (the Fund) remains committed to responsible investment (RI) and positive engagement, working with its pooled investment manager, Local Pensions Partnership Investments Limited (LPPI) to manage its diverse investment portfolio. We are taking this opportunity to update you on some of the valuable work we have been undertaking in this area, with the support of the increased scale and resources provided by LPPI, in responding to Freedom of Information Act requests (FOI) and engaging with the companies in which we invest.

- In the last few months, the fund has received a significant number of FOI requests in relation to its ethical investment policy, not least its involvement with 'defence contractors' who have involvement with the situation in Israel. As the majority of the Fund's investments are through pooled investment vehicles, the Fund holds no direct investment in any such companies, but the LPPI Global Equities Fund (GEF) has holdings in three: BAE Systems plc, Safran SA and GE Aerospace. Through LPPI's engagement partner, Robeco Institutional Asset Management B.V., regular contact is maintained with the management of companies in which the pool has investments, to ensure improvements in sustainable corporate behaviour.
- The Fund, through LPPI, continues to report on its Environmental, Social and Governance (ESG) risk management activities, including how the companies it invests in are contributing to the UNs Sustainable Development Goals (SDG). In the most recent report to the Pension Fund Committee in September 2024, the fund reported that the proportion of its Equity investments that are in Green sectors (renewable energy generation, clean technology and decarbonising activities) continues to exceed the proportion in Brown sectors (extraction, transportation, storage, supply and generation of energy from fossil fuels), with 5.88% of the Fund's portfolio in Green sectors, compares to 1.59% in Brown. The LPPI RI report also shows that, for those companies within the portfolio in scope of the Transition Pathway Initiative (TPI) Management Quality framework, 92% by value score highly (3 or above) on the Quality ratings. This initiative evaluates and tracks the quality of companies' governance and management of their greenhouse gas emissions and of risks and opportunities related to the low-carbon transition.

Responsible Investment is embedded in the Fund's investment governance processes, with detailed quarterly reports presented to the Pension Fund Committee and published on the Fund's website. All policies, statements and reports can be found on the Responsible Investment section of the [Fund's website](#) along with supporting policies available on [LPPI's website](#).

Please contact us if you have any questions on any of the matters raised in this newsletter.

*Jo Thistlewood*

**Jo Thistlewood CPFA, ACA**  
Head of Fund

## Active/Deferred Member statements

Active and Deferred Annual Benefit Statements are now available to view on members' online account.

Statements are available to view through the member's '**my pension ONLINE**' facility. The statements are located in the '**My Documents**' section of the member's online account.

If members would like a copy of their statement posted to their home address they can contact us on 01628 796 668 or e-mail [info@berkshirepensions.org.uk](mailto:info@berkshirepensions.org.uk)

## 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](#)



## 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](mailto:communications@berkshirerpensions.org.uk)  
**Please note any support provided by the Berkshire Pension Fund for you and your staff is completely free of charge.**

# 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	<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
Employer Estimate Requests		
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.

## 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.



## 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/employers">https://www.berkshirepensions.org.uk/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://lgpslibrary.org/assets/gas/ew/HRv4.5c.pdf">https://lgpslibrary.org/assets/gas/ew/HRv4.5c.pdf</a>
<b>Payroll Guide</b>	<a href="https://lgpslibrary.org/assets/gas/ew/Pv4.5c.pdf">https://lgpslibrary.org/assets/gas/ew/Pv4.5c.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://mypensiononline.berkshirepensions.org.uk/home/login/">https://mypensiononline.berkshirepensions.org.uk/home/login/</a>

## Contact us

If you would like to discuss any items contained in this newsletter please do not hesitate to contact us:			
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*lines are open Monday to Thursday 8.30am to 5pm and Friday 8.30am to 4.30pm*

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