

Inside this issue

LGPS consultation	1
Exit payments cap	2
Employer survey	3
Updates to LGA employer guides	3
2019/2020 reminders	4
Updated employer forms 2019/2020	6
Updated ill-health retirement certificates	7
Calling all i-Connect users...	10
Ill-health retirement guidance and quick Q&A	11
Updated State Pension guidance	15
How can we help you?	16
Useful links	18
Glossary of pension terms	19
Contact us	20

Welcome

Summer 2019

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 surrounding the Local Government Pension Scheme (LGPS).



LGPS consultation

Changes to the local valuation cycle and the management of employer risk policy'

You may recall previous communications regarding the potential change to the LGPS valuation cycle (changing from triennial to quadrennial) and proposals for flexibility on exit payments.

The consultation covers the following areas:

- amendments to the local fund valuations from the current 3 year (triennial) to a 4-year (quadrennial) cycle
- a number of measures aimed at mitigating the risks of moving from a triennial to a quadrennial cycle
- proposals for flexibility on exit payments
- proposals for further policy changes to exit credits
- proposals for changes to the employers required to offer local government pension scheme membership

Your comments are invited on the questions contained in sections 1 to 5. The closing date for responses is 31 July 2019.

For full details of how to respond please see page 5 of the policy consultation document linked below.

Policy Consultation document:

<http://lgpslibrary.org/assets/cons/lgpsew/20190508CD.pdf>





Exit payments cap: a summary for Local Government employers

£95k cap on exit payments

In early 2015 the Government set out its intention to introduce a cap on exit payments from public sector pension schemes (set at £95,000). You may recall communications issued around this time regarding the consultation.

HM Treasury have opened a fresh consultation on restricting exit payments in the public sector – ‘Restricting exit payments in the public sector: consultation on implementation of regulations’

The LGA have provided a summary sheet for LGPS employers explaining the proposals:

http://www.lgpslibrary.org/assets/cons/nonscheme/20190410_95k_SN.pdf

The Local Government Association (LGA) have submitted a response to the consultation. It considers the draft regulations, guidance and Directions in two sections:

Section 1: looks at concerns about the implementation of the policy including potential legal issues, excessive bureaucracy, increased costs, the range of individuals who may be affected by the cap and the possible frustration of effective negotiations related to workforce reform and other sensitive exits.

Section 2: considers the technical issues that need to be addressed before the policy could be implemented, with a particular focus on the LGPS.

http://lgpslibrary.org/assets/cons/nonscheme/20190410_95k_LR.pdf

The proposals will have an impact on the processes and responsibilities of employers as well as LGPS administering authorities.

We will of course keep you updated on the outcome of this consultation.





Employer survey - *tell us what you think*

We invite you to complete a survey to seek your views and comments, as Scheme employers, on the service provided by the pension team at the Royal County of Berkshire Pension Fund.

We welcome your feedback so please take a few minutes to complete our survey online:

<https://www.surveymonkey.co.uk/r/LS3DDMS>

Your responses will be kept anonymous. However there is space to leave your contact information at the end of the survey if you wish.



LGPS annual report 2018

The Annual Report for the Local Government Pension Scheme (in England and Wales) is available to view via the LGPS Board website:

<http://www.lgpsboard.org/index.php/schemedata/scheme-annual-report>



Updates to LGA employer guides

The latest version of the Payroll Guide produced by the Local Government Association has been updated and is linked below:

<http://www.lgpslibrary.org/assets/gas/ew/Pv4.oc.pdf>

This payroll guide sets out the requirements for payrolls in respect of the LGPS 2014, effective from 1 April 2014. The guide only covers employees in the LGPS in England and Wales.

For reference an HR guide is also available. The HR guide sets out the requirements for Human Resource departments of employers who provide the Local Government Pension Scheme (LGPS) in England and Wales.

<http://www.lgpslibrary.org/assets/gas/ew/HRv4.oc.pdf>

2019/2020 Reminders

In our Spring 2019 edition of **Inscribe** we provided the updated pension contribution bandings and employer forms for 2019/2020. We have provided some reminders below. Please ensure you use the updated employer forms for the coming year.

Employee contributions

The employee contribution bandings for the MAIN and the 50/50 Sections of the LGPS for 2019/2020 are detailed below:

Contribution Rates 2019/2020			
	Pay Bands	MAIN Section	50/50 Section
1	£0 - £14,400	5.5%	2.75%
2	£14,400 - £22,500	5.8%	2.9%
3	£22,501 - £36,500	6.5%	3.25%
4	£36,501 - £46,200	6.8%	3.4%
5	£46,201 - £64,600	8.5%	4.25%
6	£64,601 - £91,500	9.9%	4.95%
7	£91,501 - £107,700	10.5%	5.25%
8	£107,701 - £161,500	11.4%	5.7%
9	£161,501 or more	12.5%	6.25%

Employer contributions

Your individual employer contribution rate is outlined in a **Rates & Adjustment Certificate** that forms part of the formal valuation of the Pension Fund. The date of the last valuation was 31 March 2016 and employer contribution rates have now been set for the period **1 April 2017 to 31 March 2020**.

Your employer contribution rate can be found on the Rates and Adjustment Certificate (pages 20-28) contained within the Valuation Report linked below:

https://www3.rbwm.gov.uk/bpf/downloads/file/268/pension_fund_valuation_2016

Revised LGS1B 2019/2020

As part of an employee's appointment process the Employing Authority should provide new employees with a copy of the short scheme guide (LGS1B) with their contract of employment. The LGS1B provides a summary of the LGPS and what it can provide for members. The 2018/2019 LGS1B can be downloaded from the '**Employer Forms**' section of the Pension Fund website. **Please ensure this factsheet is included with contracts of employment commencing from 1 April 2019:**

https://www3.rbwm.gov.uk/bpf/downloads/file/37/lgs1b_brief_guide_to_the_lgps

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

- The cost of being a member of the LGPS
- What type of Scheme is the LGPS?
- The 50/50 Section
- Transferring former pension rights
- Death benefit information

2019/2020 APC limit

The maximum amount of additional annual pension that can be purchased under the LGPS (through payment of APCs) is **£7,026** for 2019/2020.

To calculate the cost of buying additional annual pension members can use an online calculator which provides a quotation: <https://www.lgpsmember.org/more/apc/extra.php>

2019 CARE revaluation rate

Pension benefits built up under the CARE Scheme are revalued each year in line with a measure of inflation provided to us by HM Treasury. The 2018 CARE revaluation was applied from **1 April 2019** at **2.4%**.

2019 Pensions increase (for deferred and retired members)

Deferred and retirement pension benefits held within the LGPS are index-linked in line with the Consumer Prices Index (CPI). The increase is calculated in line with the CPI index based on the 12 months to September 2018.

The 2019 increase of **2.4%** was applied from **8 April 2019**.

Updated AA and LTA limits 2019/2020

Revised Annual Allowance (AA) and Lifetime Allowance (LTA) limits apply from 6 April 2019. The Annual Allowance remains unchanged at £40,000 for 2019/20. The Lifetime Allowance limit increases to **£1,055,000**.

	Lifetime Allowance	Annual Allowance
2017/18	£1,000,000	£40,000
2018/19	£1,030,000	£40,000
2019/20	£1,055,000	£40,000





Updated employer forms 2019/2020

The Employer Forms section on our website contains Word/PDF versions of 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 at:

https://www3.rbwm.gov.uk/bpf/info/2/employers/48/standard_forms

Form	Title	Reason for Use
LGS1B	Brief Guide to the Berkshire Pension Fund	Include with new contracts of employment issued from 1 April 2019
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
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 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 of your request.
LGS44	Early Retirement Costs	A factsheet for employers providing further information surrounding early retirement capital costs.

Leave of Absence

SCAPC1	Action to be taken by Employer	Step by step instructions for employers regarding the process for buying back lost pension.
SCAPC2	Specimen Letters	Template letters for employers to use when writing to their members about their leave of absence options
SCAPC3	SCAPC Factsheet for members	Factsheet to be enclosed with the SCAPC letter when writing to the Employee.



Updated ill-health retirement certificates

There have been some minor amendments to the wording on the ill-health retirement certificates. The certificate templates have been updated and are available via the employer forms section of our website:

A summary of the ill-health retirement certificates are detailed below:

Active member ill-health retirement certificate	
LGS26	Occupational Health Ill Health Retirement Certification for a Current Employee
Deferred Benefit ill-health retirement certificates	
LGS26B	Occupational Health Ill health Retirement Certification for a Deferred Beneficiary who ceased membership as an employee on or after 1 April 2008 and before 1 April 2014.
LGS26C	Occupational Health Ill health Retirement Certification for a Deferred Beneficiary who ceased membership as an employee on or after 1 April 1998 and before 1 April 2008 – England and Wales.
LGS26D	Occupational Health Ill health Retirement Certification for a Deferred Beneficiary who ceased membership as an employee before 1 April 1998 – England and Wales.
LGS26F	Occupational Health Ill health Retirement Certification for a Deferred Beneficiary who ceased membership as an employee on or after 1 April 2014 – England and Wales.
Third Tier ill-health retirement review certificates	
LGS26E1	3rd Tier Ill Health Retirement Review Certificate for a Current 3rd Tier Pensioner where the cessation of employment occurred after 31 March 2014 – England and Wales – Review taking place 18 months after the date of cessation of employment (and before normal pension age)
LGS26E2	3rd Tier Ill Health Retirement Review Certificate for a Suspended 3rd Tier Pensioner where the cessation of employment occurred before 1 April 2014 – England and Wales – Review taking place 3 or more years after the date of cessation of the 3rd tier pension (and before normal retirement age)

LGS26E3	3rd Tier Ill Health Retirement Review Certificate for a suspended 3rd Tier Pensioner where the cessation of employment occurred after 31 March 2014 – England and Wales – Review taking place 3 or more years after the date of cessation of the 3rd tier pension (and before normal retirement age
LGS26E4	3rd Tier Ill Health Retirement Review Certificate for a Suspended 3rd Tier Pensioner where the cessation of employment occurred after 31 March 2014 – England and Wales – Review taking place at the request of the member whilst the 3rd Tier pension is in payment or within 3 years after payment of the 3rd Tier pension has been discontinued (and before normal retirement age)
LGS26E5	3rd Tier Ill Health Retirement Review Certificate for a Suspended 3rd Tier Pensioner where the cessation of employment occurred before 1 April 2014 – England and Wales – Review taking place 3 or more years after the date of cessation of the 3rd Tier pension (and before normal retirement age)

If one of your active employees retires on ill-health grounds please remember to attach a copy of the completed LGS26 certificate to the LGS15C leaver form. We are unable to process the retirement until we have a copy of the certificate.

Please also ensure you forward a copy of the relevant LGS26 certificate to us in respect of any of your former employees that have been granted ill-health retirement.

If you are unsure about which retirement certificate to use for an ill-health retirement please contact us on 0845 602 7237





Annual benefit statements 2019

2019 Annual Benefit Statements for 270 of our 275 employers are now available for your employee to access via their online pension accounts provided through 'my pension ONLINE'.

Those members who have specifically requested a hard copy of the statements will be receive these by the end of August.

The 2019 annual statement provides the current value of the member's pension at 31 March 2019 and a projection of benefits assuming the member were to continue working and contributing to the scheme until their Normal Pension Age (NPA).

Members can view this online statement in the 'Member Documents' section of 'my pension ONLINE'.



Active member newsletter published

The Spring 2019 newsletter – **The Quill** is now available for active members of the Royal County of Berkshire Pension Fund. The newsletter can be found in the '**publications**' section of our website:

https://www3.rbwm.gov.uk/bpf/downloads/file/353/active_member_newsletter_-_the_quill_-_spring_2019

What's inside this edition of **The Quill** ?

- Pension Contribution Rates 2019/2020
- CARE Scheme Revaluation 2019
- Active member survey 2019
- Revised early retirement factors introduced

Newsletters are available to view via our 'my pension ONLINE' facility or through the Berkshire Pension Fund website.

Members wishing to receive a hard copy of newsletters and annual benefit statements are welcome to contact the pensions team to request future editions are posted to their home address.





Calling all *i-Connect* users...

When submitting your monthly *i-Connect* files please ensure you provide us with two copies of the csv file produced from your payroll system - the version **before** and the version **after** any amendments you have made to the file.



i-Connect

This will help reduce the number of queries we may need to raise with you. It will also help satisfy internal and external auditors of the pension fund.



...Calling all *non i-Connect* users...

You will be aware of the decision to on-board all remaining employers to *i-Connect* by 31 March 2021.

We have chosen to introduce a phased approach for all employers with more than 10 active scheme members.

When is it happening? - The *i-Connect* on-boarding commenced in April 2019 and takes place in two phases:

- **Phase 1** - will involve those scheme employers with 50 or more active members and to be up and running by 31 March 2020.
- **Phase 2** - will involve those with less than 50 active members. We will be starting with the larger scheme employers first and the second phase is anticipated to commence in January 2020.

The Berkshire Pensions team will be contacting the non *i-Connect* scheme employers to confirm when their *i-Connect* on-boarding start date will be and the process involved.

What are the benefits of *i-Connect* for me?

- eliminates Year End for 2019/20 onwards (and the administrative burden/resource at that time);
- all annual fees are paid by the Royal County of Berkshire Pension Fund;
- vast reduction in the number of pension forms completed (will only need form LGS15C Withdrawal from the Scheme for all retirements and death in service);
- greater security of data;
- you'll meet regulatory requirements of the Pension Fund;
- possible reduction in employer percentage contribution rate. Early adopters of *i-Connect* have already experienced a rate reduction of between 1% and 2%;
- automated data flow reduces overall effort; and
- using a secure portal reduces risk and complies with the robust requirements of the Government Data Protection Regulation (GDPR).

Please rest assured the Pension Team will support you throughout your *i-Connect* on-boarding.

If you have any questions regarding *i-Connect* and the on-boarding process, and how this applies to you, please contact Rachael Granger, Technical Analyst, in the first instance by e-mail – rachael.granger@rbwm.gov.uk or by telephone – 01628 796765



Ill-health retirement - guidance and quick Q & A

Ill-health retirement guidance

Guidance published by the Ministry of Housing, Communities and Local Government (MHCLG) is available for employers who are dealing with ill-health retirement claims from their active and deferred members.

The Statutory Ill-health Retirement Guidance published by MHCLG is a useful source of information about ill-health retirement regulations under the 2014 Scheme.

The guide can be found via the link below:

<http://lgpslibrary.org/assets/statgui/ew/20140917IHG.pdf>

A detailed FAQ document is also available to view via our website at the following address:

<http://lgpslibrary.org/assets/statgui/ew/2015061HFAQ.pdf>

A selection of the most common questions received by the Berkshire Pension Fund surrounding ill-health retirement can be viewed over the page.





Ill-health retirement

Some of the common questions received by the Berkshire Pension Fund relating to ill-Health retirement.

Quick Q and A

At what age can member's request the release of their pension benefits on ill-health grounds? *A member can apply for ill-health retirement at any age whilst they remain an active or deferred member.*

How long must a member have been contributing to the pension scheme before they can request benefits to be released on ill-health grounds? *A member must have 2 years qualifying LGPS service before they can apply for ill-health retirement.*

Who is responsible for making the decision to release pension benefits in these circumstances? *The employer is responsible for making the decision to release pension benefits on ill-health retirement grounds, but only once they have received the medical certificate completed by the Independent Register Medical Practitioner (IRMP).*

How long is an ill-health retirement pension paid for? *In the event of a Tier 1 or Tier 2 ill-health retirement the member's pension is payable for their lifetime. If the member has been awarded a Tier 3 pension the maximum term of payment is 3 years. However after 18 months of commencing a Tier 3 retirement, the member must have a medical review.*

What happens to the member's pension whilst they are on sickness absence? *If a scheme member has any period of sickness absence (full pay, half pay or no pay) their LGPS pension continues to build up for them in the normal way. A notional pay figure is used by the employer to calculate the member's pension contributions (known as Assumed Pensionable Pay - APP). Members continue to pay their contribution percentage on the basic pay they receive but their pension builds up assuming they had been at work.*

How much will it cost the employer to grant the release of pension benefits in this way? *In most cases of ill-health retirement a capital cost (also known as a strain cost) is calculated by the pension fund. However this cost is not charged to the employer. It is instead assessed as part of the triennial actuarial valuation of the Fund and is taken into account when determining the contribution percentage that the employer will pay.*

The only cost you may incur is the cost/fee to arrange the appointment for your employee to see your Independent Registered Medical Practitioner (IRMP).

Can a former employee request for their pension to be released on ill-health retirement grounds? *Yes, if a scheme member holds deferred benefits within the LGPS, they may request the early release of their pension on ill-health grounds at any age. The responsibility to authorise the release of their deferred pension in this way rests with their former employer.*



AVC Wise and Shared Cost AVCs

AVC Wise provide a new way for staff and employers to save money for members who pay Additional Voluntary Contributions (AVCs) within the Local Government Pension Scheme.



As reported in previous editions of *Inscribe* the AVC provider for the Berkshire Pension Fund, Prudential support the payment of AVCs through a salary sacrifice shared cost arrangement. Prudential don't have a facility in place to do this directly for employers, however AVC Wise has been created by PSTAX to assist with this initiative. PSTAX are the leading tax specialists within the Public Sector.

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

If you would like to find out more about AVC Wise and how they can assist you with Shared Cost AVCs please contact **Jonathan Kempson** on **01252 784 546** or e-mail **jonathan.kempson@avcwise.co.uk**





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 first five factsheets in the series are available to download from our website.

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

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

https://www3.rbwm.gov.uk/bpf/info/2/employers/93/employer_factsheet



Items of interest

News items from the pensions world

Updated State Pension guidance

The Department for Works and Pensions (DWP) has updated the following guidance to take into account the new rates from 8 April 2019:

- **Your new State Pension explained**

<https://www.gov.uk/government/publications/your-new-state-pension-explained/your-state-pension-explained>

- **How to increase your State Pension if you reached State Pension age between 6 April 2010 and 5 April 2015**

<https://www.gov.uk/government/publications/how-to-increase-your-state-pension-if-you-reached-state-pension-age-between-6-april-2010-and-5-april-2015>





How can we help you?

Did you know the pensions team can provide a range of information sessions for you and your scheme members?



Scheme Member Presentations

Information for your staff on the benefits of LGPS membership.

General topics covered include:

- Benefits of being a scheme member
- Life Cover
- Retirement options
- Increasing and decreasing monthly contributions
- Examples of pension calculations

Pension Surgeries

The team can provide one to one appointments for staff at your place of work (minimum 10 people).

20 minute appointments are available for scheme members (and potential scheme members) to attend. This is a great opportunity for your staff to speak to an LGPS pensions representative in complete confidence.



Employer Training

Training on all areas of LGPS pension administration for HR and Payroll Officers. Topics covered in training include:

- Contributions
- New starters
- Leavers
- Final salary calculations
- Assumed Pensionable Pay
- Retirement

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 796754 or e-mail joanne.benstead@rbwm.gov.uk

Please note there is no fee for running these sessions.

In addition the MHCLG also run regular training events for employers administering the LGPS and these are communicated to employers as and when they are available.



Register for ESS



What can I use ESS for?

ESS allows employers to view and amend their member data held on our pension administration system – Altair. ESS offers a wide range of features including:

- ✓ Create new starter pension records for your members
- ✓ Member search facility
- ✓ View and update general information (change of address, update marital status)
- ✓ Update part-time hours and weeks
- ✓ Perform benefit projections
- ✓ View member and non-member documentation
- ✓ Generate and print reports

How do I sign up to ESS?

A full ESS training guide can be found on our website via the link below:

http://www.berkshirepensions.org.uk/downloads/file/297/ess_training_guide

The guide is also broken down into 8 bite-sized areas for ease of reference:

http://www.berkshirepensions.org.uk/info/2/employers/96/employer_self_service





Useful links

Please find detailed below some further links to external websites containing information relating to the LGPS.

Berkshire Pension Fund website (Employers Section)	http://www.berkshirepensions.org.uk/info/2/employers
Employer Self Service facility	http://www.berkshirepensions.org.uk/info/2/employers/96/employer_self_service
Employer Self Service User Guide	http://www.berkshirepensions.org.uk/downloads/file/297/ess_training_guide
National LGPS website	https://www.lgpsmember.org
LGPS Regs website	http://lgpsregs.org/index.php
HR Guide	http://www.lgpslibrary.org/assets/gas/ew/HRv4.oc.pdf
Payroll Guide	http://www.lgpslibrary.org/assets/gas/ew/Pv4.oc.pdf
The Pensions Regulator	http://www.thepensionsregulator.gov.uk/en/employers
State Pension Age calculator	https://www.gov.uk/state-pension-age
State Pension information	https://www.gov.uk/check-state-pension
'my pension ONLINE'	http://www.berkshirepensions.org.uk/info/9/my_pension_online





Glossary of pension terms

APCs	Additional Pension Contributions
AVCs	Additional Voluntary Contributions
CARE	Career Average Revalued Earnings
ESS	Employer Self Service
GAD	Government Actuary Department
LGA	Local Government Association
LGPS	Local Government Pension Scheme
MAIN	Section of the LGPS under which a member pays their full monthly pension contribution
MHCLG	Ministry of Housing, Communities and Local Government
MSS	Member Self Service
NPA	Normal Pension Age
SSSCAVCs	Salary Sacrifice Shared Cost Additional Voluntary Contributions
SPA	State Pension Age





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:

Kevin Taylor	Deputy Pension Fund Manager	01628 796715	kevin.taylor@rbwm.gov.uk
Philip Boyton	Pension Administration Manager	01628 796752	philip.boyton@rbwm.gov.uk
Sandra Rice	Deputy Pension Administration Manager	01628 796743	sandra.rice@rbwm.gov.uk
Joanne Benstead (nee Brazier)	Assistant Pensions Manager	01628 796754	joanne.benstead@rbwm.gov.uk
Rachael Granger	Technical Analyst	01628 796765	rachael.granger@rbwm.gov.uk

Royal County of Berkshire Pension Fund

Minster Court, 22-30 York Road, Maidenhead, Berkshire, SL6 1SF

Helpdesk: 0845 602 7237

(lines are open Monday to Thursday 8:30am to 4:45pm and Friday 8:30am to 4:30pm)

E-mail: info@berkshirepensions.org.uk
www.berkshirepensions.org.uk



THE ROYAL COUNTY OF
BERKSHIRE
PENSION FUND