

## Inside this issue

## 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 surrounding the Local Government Pension Scheme (LGPS).



## Contribution Bandings 2019/2020

The employee contribution bandings 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	£14,401 - £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%

There are nine salary bands with a different contribution percentage for each band. The contribution percentage a member pays is based on their estimated actual annual pensionable salary from 1 April to 31 March each year.



THE ROYAL COUNTY OF  
**BERKSHIRE**  
PENSION FUND

Local Government  
Pension Scheme

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## MAIN Section or 50/50?

Upon joining the LGPS a new member must automatically be enrolled into the **MAIN Section** of the LGPS. If a member wishes to enter into the 50/50 Section they must complete a 50/50 election form which can be found on our website. A member must be entered into the MAIN Section of the LGPS before they can join the 50/50 Section.

As an employer you must continue to deduct the full employer contribution rate regardless of the Section the member is in.

Example - MAIN Section versus 50/50 Section		
Based on an annual salary of <b>£20,000</b>		
Scheme Section	MAIN	50/50
Percentage per month	5.8%	2.4%
Annual Pension build up per year	£408.16 based on a 49 <sup>th</sup> of pensionable pay	£204.08 based on a 98 <sup>th</sup> of pensionable pay
Death in Service Grant	£60,000	£60,000



## Revised contribution rate - *-template letter*

Each year it is the responsibility of the employer to apply the appropriate contribution rate for each of their employees based on the contribution table for that year.

The employer must notify employees of any revision in their contribution rate for the year ahead. To assist employers with this task we have provided a template letter which can be used for this purpose via the link below:

[http://www.berkshirepensions.org.uk/downloads/download/54/template\\_letter\\_for\\_revision\\_of\\_employee\\_contribution\\_rate](http://www.berkshirepensions.org.uk/downloads/download/54/template_letter_for_revision_of_employee_contribution_rate)



## Employer Liabilities factsheet

An employer's guide to pension liabilities and costs associated with the LGPS has been produced and is available via the link below.

[http://www.berkshirepensions.org.uk/downloads/file/344/employer\\_liabilities\\_and\\_costs\\_within\\_the\\_lgps](http://www.berkshirepensions.org.uk/downloads/file/344/employer_liabilities_and_costs_within_the_lgps)

The factsheet provides more information on the factors that may cause the employer's liabilities to change, strain costs that may arise and how employer's pay for their liabilities.





# Employer contribution rates 2019/2020

Please ensure you deduct the correct employer contribution rate from 1 April 2019.

The amount each employer contributes is outlined in the **Rates & Adjustment Certificate** that forms part of the formal valuation of the Pension Fund. Your employer contribution rate for 2019/2020 can be found on the Rates and Adjustment Certificate (pages 20-28) contained within the Valuation Report link below:

[https://www3.rbwm.gov.uk/bpf/downloads/file/268/pension\\_fund\\_valuation\\_2016](https://www3.rbwm.gov.uk/bpf/downloads/file/268/pension_fund_valuation_2016)

You should also receive an e-mail in March from Renee Passman who will confirm your employer rate for the coming year. If you have a query on the employer contribution rate you should be paying from 1 April 2019 please contact Renee Passman (in the first instance) or Kevin Taylor:

Renee Passman: [renee.passman@rbwm.gov.uk](mailto:renee.passman@rbwm.gov.uk) 01628 796705

Kevin Taylor: [kevin.taylor@rbwm.gov.uk](mailto:kevin.taylor@rbwm.gov.uk) 01628 796715

The monthly contribution Excel template for 2019/2020 along with guidance notes can be found via the links below:

## **Contribution Return Template:**

[https://www3.rbwm.gov.uk/bpf/downloads/file/345/employer\\_contribution\\_return\\_spreadsheet\\_20192020](https://www3.rbwm.gov.uk/bpf/downloads/file/345/employer_contribution_return_spreadsheet_20192020)

## **Contribution Return Guidance:**

[https://www3.rbwm.gov.uk/bpf/downloads/file/346/employer\\_contribution\\_return\\_guidance\\_20192020](https://www3.rbwm.gov.uk/bpf/downloads/file/346/employer_contribution_return_guidance_20192020)



## 2019 is valuation year

### *Pension Fund health check...*

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

The valuation ensures that the Fund's assets are sufficient to meet its liabilities. Employer contribution rates for the forthcoming three year period are set as part of the valuation process. The last valuation took place on 31 March 2016 with employer rates being set for the period 1 April 2017 to 31 March 2020. The next valuation date is 31 March 2019. The results of the valuation will not be known until the end of the year but as part of the process, employer contribution rates for the period 1 April 2020 to 31 March 2023 will be set.

Please note, however, that proposals have been put forward to extend the inter-valuation period for LGPS Funds to 4 years (as opposed to the current 3 years) to fall in line with other Public Sector Pension Schemes. The aim is to align LGPS valuation dates by 31 March 2024. Currently it is understood this will mean subsequent valuations will be undertaken at 31 March 2022 (with employer contribution rates set for the period 1 April 2023 to 31 March 2025) and 31 March 2024 (with employer contribution rates set for the period 1 April 2025 to 31 March 2029). Further updates will follow once the dates have been confirmed. The current (2016) valuation report can be found via the link below:

[http://www.berkshirepensions.org.uk/downloads/file/268/pension\\_fund\\_valuation\\_2016](http://www.berkshirepensions.org.uk/downloads/file/268/pension_fund_valuation_2016)







# Year-end 2019

In preparation for the 2019 year-end you will have received an e-mail from Philip Boyton, Pension Administration Manager, outlining the 2019 year-end requirements in full.

**Please note:** If you are a multi-academy trust, as the scheme employer, you will be asked to provide a year-end 2019 file providing details of all scheme members that work at the respective schools and academies that operate under your trust.

**If you are an i-Connect user you will not be required to complete the 2019 year-end return**

The time-scales for the 2019 year-end process are detailed below. **As 2019 is valuation year it is particularly important to provide your year-end data within the time-frame requested.**

<b>31 March 2019</b>	The end of the Scheme Year
<b>30 April 2019</b>	All year end files to have reached the Pension Fund
<b>During 1 April 2019 to 31 May 2019</b>	The Pension Fund to process year end files
<b>During 1 April 2019 to 30 June 2019</b>	The Pension Fund to process responses from scheme employers
<b>During 1 July 2019 to 31 July 2019</b>	The Pension Fund to process and submit Valuation data to the Actuary, resolving queries
<b>During 1 August 2019 to 31 August 2019</b>	The Pension Fund to extract LGPS member data to send to printers. Make Annual Benefit Statements available to view via 'my pension ONLINE' and issue to LGPS members by post in line with statutory obligation

The 2019 year-end data file template is linked below along with the accompanying guidance notes.

## Year-end Guidance notes

[http://www.berkshirepensions.org.uk/downloads/file/341/year\\_end\\_2019\\_guidance\\_notes](http://www.berkshirepensions.org.uk/downloads/file/341/year_end_2019_guidance_notes)

## Year-end data file template

[http://www.berkshirepensions.org.uk/downloads/file/342/year\\_end\\_2019\\_data\\_template](http://www.berkshirepensions.org.uk/downloads/file/342/year_end_2019_data_template)

If you have any questions regarding year -end please contact **Philip Boyton** on **01628 796752** or e-mail [philip.boyton@rbwm.gov.uk](mailto:philip.boyton@rbwm.gov.uk)





# Annual Benefit Statements 2019

Annual Benefit Statements for 2019 will be produced on completion of each employer's 2018/2019 year end.

Statements will be available to view through our online facility - 'my pension ONLINE' by 31 August 2019. Hard copies of the annual statements are issued to members on request. An e-mail will be sent to all employers in August to advertise the availability of the statements to view on 'my pension ONLINE'. You are welcome to then communicate this message to your staff.

The 2019 annual statement will provide 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).



## Revised early retirement reduction factors - *reminder*

The Ministry of Housing, Communities and Local Government (MHCLG) have published revised early retirement reduction factors. The factors below apply from **8 January 2019**.

The factors are applied where a member elects to claim their pension benefits before their Normal Pension Age (NPA). The new percentage factors are more favourable compared with the previous reduction percentages. You will also see that factors have now been equalised meaning that the reduction percentages are the same for males and females.

Number of Years Early	Pension Reduction (%) MALES	Pension Reduction (%) FEMALES	Retirement Grant Reduction (%) - (ALL)
0	0.0%	0.0%	0.0%
1	5.1%	5.1%	2.3%
2	9.9%	9.9%	4.6%
3	14.3%	14.3%	6.9%
4	18.4%	18.4%	9.1%
5	22.2%	22.2%	11.2%
6	25.7%	25.7%	13.3%
7	29.0%	29.0%	15.3%
8	32.1%	32.1%	17.3%
9	35.0%	35.0%	19.2%
10	37.7%	37.7%	21.1%
11	41.6%	41.6%	N/A
12	44.0%	44.0%	N/A
13	46.3%	46.3%	N/A

**Please Note:** Changes to the early retirement factors do not affect redundancy/efficiency retirement calculations or ill-health retirement figures as pension benefits due in these circumstances are paid without reduction. However, because this reduction to a scheme members benefits will be lower than previously calculated, the 'employer strain cost' will be higher than it would have been had these changes not been made.





# CARE Revaluation 2019

Since 1 April 2014 pension built up within the LGPS is calculated under a **Career Average Revalued Earnings (CARE)** arrangement.

CARE benefits are revalued each year in line with a measure of inflation (currently the Consumer Prices Index). The 2019 CARE revaluation is to be applied from **1 April 2019** at **2.4%**.

	CARE Revaluation %
1 April 2019	2.4%
1 April 2018	3%
1 April 2017	1%
1 April 2016	-0.1%

## CARE Revaluation *Example*

An example of the pension calculation and revaluation under the CARE Scheme is detailed below. This example is based upon a member's annual pensionable salary history as follows:

	Pensionable Salary	Annual Pension
1 April 2016	£20,500	£418.37
1 April 2017	£21,000	£428.57
1 April 2018	£21,500	£438.77
1 April 2019	£22,000	£448.98

Year	Opening Balance	Rate	Pension		Revaluation	Closing Balance
2016/17	£0.00	1/49	£418.37	£418.37	1.0%	£422.55
2017/18	£422.55	1/49	£428.57	£851.12	3%	£876.65
2018/19	£876.65	1/49	£438.77	£1315.42	2.4%	£1346.99
2019/20	£1346.99	1/49	£448.98	£1795.97	TBC	TBC







## Pensions Increase 2019

Our deferred and retired members also receive an increase to their pension benefits in line with CPI. This increase is applied from **Monday 8 April 2019**.

Effective Date	Pensions Increase % (Deferred / Retired members)	Effective Date	CARE Revaluation % (Active members)
11 April 2016	0%	1 April 2016	-0.1%
10 April 2017	1%	1 April 2017	1%
9 April 2018	3%	1 April 2018	3%
8 April 2019	2.4%	1 April 2019	2.4%



## 2019/2020 APC Limit

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 2019 has increased to £7,026 (the 2018/19 value was £6,822). Scheme members can calculate the cost of buying additional annual pension by using an online calculator to provide a quotation: <https://www.lgpsmember.org/more/apc/extra.php>

In addition regulation 31 gives a Scheme employer the discretion to award an active member of the Scheme additional annual pension up to a value of **£7026**.

The cost of providing additional pension is to be determined in accordance with actuarial guidance issued by the Government Actuary Department (GAD) and is based on the age and gender of the member.

If you were considering this as a scheme employer you will need to be fully aware of the cost implications in awarding any additional pension. The discretion to award additional pension in this way forms part of your policy statement which should be regularly reviewed and kept up to date.



## 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





# Revised LGS1B - 2019/2020

As part of an employee's appointment process a Scheme Employer 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 2019/2020 LGS1B can be downloaded from the Employer Forms section of the Pension Fund website. Please include this factsheet in contracts of employment commencing from **1 April 2019**:

[https://www3.rbwm.gov.uk/bpf/downloads/file/37/lgs1b\\_brief\\_guide\\_to\\_the\\_lgps](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 in service information



## AVC Wise

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

As reported in previous editions of *Inscribe* the AVC provider for the Berkshire Pension Fund, Prudential now support the payment of Additional Voluntary Contributions (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.

Contact details for AVC Wise can be found on the next page.





# Find out more about AVC Wise



## Make large savings for your organisation and your LGPS members

Shared Cost Additional Voluntary Contributions (SCAVCs) brought to you by experts in tax, salary sacrifice, and the Local Government Pension Scheme.

SCAVCs are an employee benefit provided via salary sacrifice which are set-up and fully managed by AVC Wise Ltd. It's a shared cost scheme where the employee makes a £1 monthly payment into the AVC fund, and the employer makes the remainder via a salary sacrifice arrangement.

### Key benefits of SCAVCs with AVC Wise:

- **Employer savings** - your organisation will enjoy NIC (13.8%) AND Apprenticeship Levy\* (0.5%) savings.
- **Employee savings** - your staff benefit from NIC savings in addition to tax, which increases take-home pay when compared to paying AVCs in the standard way.
- Take the admin burden off your team with our fully managed solution, including our innovative web portal, expert AVC Wise staff and marketing support.
- Bespoke worksite presentations and roadshows to educate and inform LGPS members of the benefits and savings available to them.

The potential savings could be of substantial value to your organisation. To explain how you can start saving your organisation and your employees money, please contact AVC Wise Ltd.

E-mail: [Jonathan.Kempson@AVCWise.co.uk](mailto:Jonathan.Kempson@AVCWise.co.uk)

Tel: 01252 784 546

## Here's an example of how much you could be saving:



# AVC WISE





# Updated Employer Forms 2019/20

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

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

## Leave of Absence

SCAPC 1	<b>Action to be taken by Employer</b>	Step by step instructions for employers regarding the process for buying back lost pension.
SCAPC 2	<b>Specimen Letters</b>	Template letters for employers to use when writing to their members about their leave of absence options
SCAPC 3	<b>SCAPC Factsheet for members</b>	Factsheet to be enclosed with the SCAPC letter when writing to the Employee.





# 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"><li>• What is Final Pay?</li><li>• Protected Final Pay</li><li>• How to calculate Final Pay?</li><li>• Final Pay calculation examples</li><li>• Notification of Final Pay</li><li>• Calculating Pension based on Final Pay</li></ul>
2	CARE Pay	<ul style="list-style-type: none"><li>• What is CARE?</li><li>• Pension Build Up</li><li>• How does a CARE Scheme Work?</li><li>• CARE Scheme Example</li><li>• Completion of CARE Pay on LGS15C</li></ul>
3	Contributions	<ul style="list-style-type: none"><li>• Employee Contributions - MAIN and 50/50 Sections</li><li>• Assessing the Employee Contribution Rate</li><li>• Employer Contributions</li><li>• Paying Contributions to the Fund</li><li>• Employer Policy Statement</li><li>• Additional Contributions</li><li>• Employer Contributions</li><li>• Opting Out</li></ul>
4	Pensionable Pay	<ul style="list-style-type: none"><li>• Pensionable Pay</li><li>• Definition of Pensionable Pay</li><li>• Pensionable Pay Checklist</li><li>• Assumed Pensionable Pay</li><li>• Ill-Health and Death in Service APP</li></ul>
5	Retirement	<ul style="list-style-type: none"><li>• Normal Retirement</li><li>• Early Retirement</li><li>• Flexible Retirement</li><li>• Redundancy and Efficiency Retirement</li><li>• Ill-health Retirement</li><li>• Late Retirement</li><li>• Notice Periods and Forms</li><li>• Estimate Requests</li></ul>

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

[https://www3.rbwm.gov.uk/bpf/info/2/employers/93/employer\\_factsheet](https://www3.rbwm.gov.uk/bpf/info/2/employers/93/employer_factsheet)





## 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.



## Annual Employer Meeting 2019

Our 2019 annual employer meeting was held on Thursday 7 March in Maidenhead Town Hall.

A copy of the slides from the meeting can be found on our website via the link below:

[https://www3.rbwm.gov.uk/bpf/downloads/download/81/berkshire\\_pension\\_fund\\_annual\\_employer\\_meeting\\_presentation\\_slides\\_2019](https://www3.rbwm.gov.uk/bpf/downloads/download/81/berkshire_pension_fund_annual_employer_meeting_presentation_slides_2019)

For further information on any of the items discussed please do not hesitate to contact the pensions team.

- For **year-end queries** please contact Philip Boyton on 01628 796752 or e-mail [philip.boyton@rbwm.gov.uk](mailto:philip.boyton@rbwm.gov.uk)
- If you have a specific query regarding **i-Connect** please contact Rachael Granger on 01628 796765 or e-mail [rachael.granger@rbwm.gov.uk](mailto:rachael.granger@rbwm.gov.uk)
- For enquiries relating to the **Cost Cap Mechanism, Fair Deal** or **TUPE transfer** enquiries please contact Kevin Taylor on 01628 796715 or e-mail [kevin.taylor@rbwm.gov.uk](mailto:kevin.taylor@rbwm.gov.uk)
- **AVC Wise** - If you would like to find out more about AVC Wise and how they can help you with setting up a salary sacrifice AVC arrangement please contact Jonathan Kempson on 01252 784546 or e-mail [jonathan.kempson@avcwise.co.uk](mailto:jonathan.kempson@avcwise.co.uk)







# i-Connect update

You should have received an e-mail from Rachael Granger (Technical Analyst) on 24 January confirming the decision to on-board all remaining employers to our online data submission platform - i-Connect by 31 March 2021.



## i-Connect

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

**What is i-Connect?** - i-Connect is a secure data transfer service, delivered by pension software providers Heywood Limited. This service is in the form of a secure website that allows employers to upload data either by a csv file or by typing the details in. Once received i-Connect will validate the data and, quickly and securely, transfers this data straight into our pension administration system, *Altair*, which is also provided by Heywood Limited.

**When is it happening?** - The i-Connect on-boarding will commence in April 2019 and take 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.

### Why do we need monthly data returns?

- There is an ever-increasing need for timely and accurate member data to fulfil regulatory requirements and compliance with the Pensions Regulator (tPR);
- Better data means better information for members (for estimates and their annual benefit statements);
- Receiving data more frequently reduces queries;
- Reduces the administrative burden and there's no need for Year End returns; and
- With an only ever increasing number of employers entering the Scheme, the Pension Fund needs to introduce a streamlined electronic data process to manage the administration of the scheme on behalf of all scheme employers and their active members accurately, quickly and efficiently.

### What are the benefits to me?

- Eliminates Year End for 2019/20 onwards (and the admin 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 the process and we will e-mail further information to you in the next couple of weeks setting out details bespoke to the size of your active membership.

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](mailto:rachael.granger@rbwm.gov.uk) or by telephone – 01628 796765





# 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
- Retirement
- Completion of standard forms

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 Brazier on 01628 796754 or e-mail [joanne.brazier@rbwm.gov.uk](mailto:joanne.brazier@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.





# Employer Contact Information...

## *please send us your completed forms*

As mentioned in previous editions of *Inscribe* we are undertaking an exercise to ensure that our employer contact database is up to date. If you haven't already done so please arrange for the **Employer Contact Information Sheet** to be completed and returned as soon as possible. A word version of the Employer Contact Information sheet is available via our website at:

[http://www.berkshirepensions.org.uk/downloads/download/75/employer\\_contact\\_information\\_sheet](http://www.berkshirepensions.org.uk/downloads/download/75/employer_contact_information_sheet)

We would like confirmation of the following information in order to ensure our employer database is up to date:

- Pension Liaison Officer (PLO)
- HR Provider(s)
- Payroll Provider(s)
- Internal Dispute Resolution Procedure (IDRP) Officer
- Occupational Health Physician

Once completed please return as soon as possible to **Joanne Brazier** either by e-mail or post.

Royal County of Berkshire Pension Fund  
Minster Court  
22-30 York Road  
Maidenhead  
Berkshire  
SL6 1SF

E-mail: [joanne.brazier@rbwm.gov.uk](mailto:joanne.brazier@rbwm.gov.uk)



Please note that completion of the Employer Contact Information Sheet is necessary in order to register for Employer Self-Service (ESS).

The form must be completed by your Pension Liaison Officer (PLO) in order to authorise your access to the ESS system.





# 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](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](http://www.berkshirepensions.org.uk/info/2/employers/96/employer_self_service)

**A step by step 'sign up' guide is available on the next page.**







Visit the homepage of the ESS website:

<https://rcbpfess.pensiondetails.co.uk/employerservicesweb/login?cid=7>

## STEP 1 - Click 'sign up' on the ESS homepage

**Login**

Welcome to the Employer Services application.

To use this website you must be a registered user and have a valid username and password.

**Not Registered?**  
New users must **sign up** to request an activation key.

**Received your Activation Key?**  
If you have received your activation key, you can **complete your registration**.

If you have not received your activation key or you have lost your activation key, please contact your pensions administrator.

**Already Registered? Log In**

**Username**

**Password**

[Forgotten your password?](#)

## STEP 2 - Enter your name, e-mail and employer name

**Sign Up**

Please provide the following information then click Submit to request your activation key.

Your activation key will be sent to your current e-mail address.

**Forename\***

**Surname\***

**E-mail Address\***

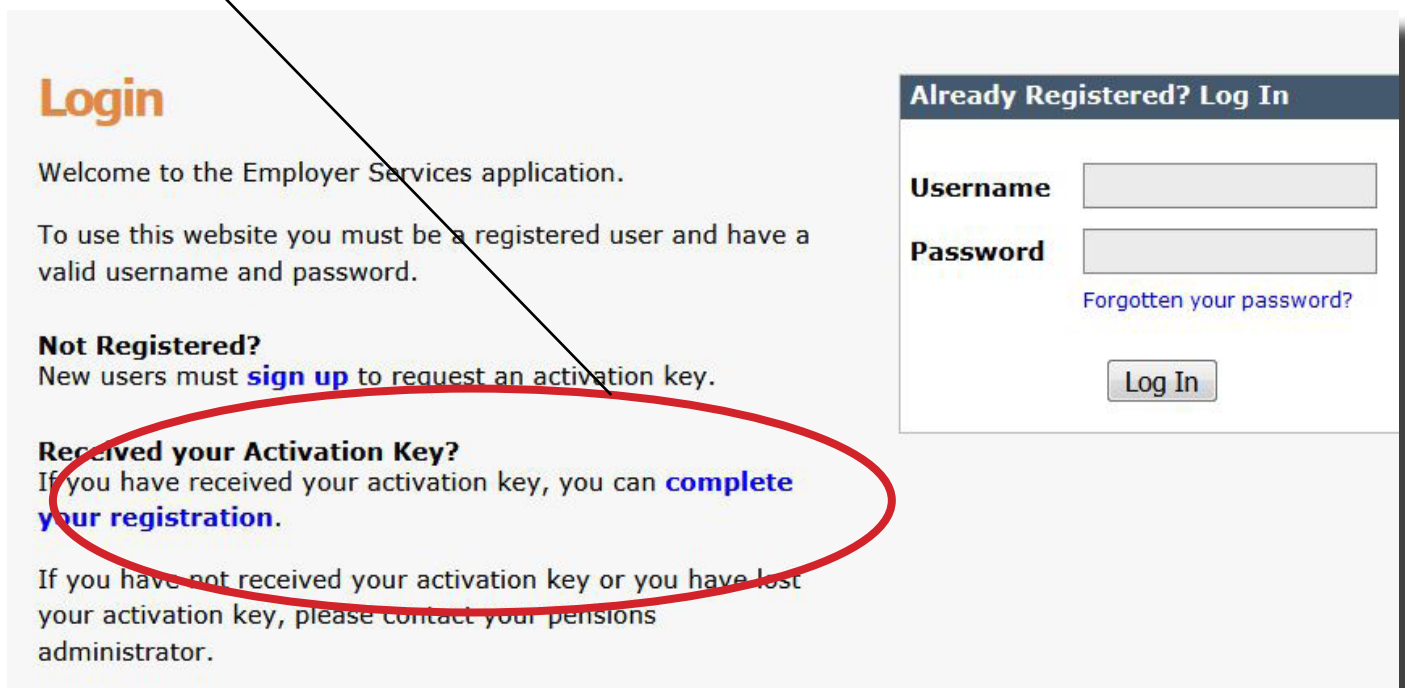
**Employer(s)**

\*Required

Once you have submitted this information the creation of a unique Activation Key which will be e-mailed to you directly. When you have received your Activation Key please follow Step 3.



## STEP 3 - Navigate back to the ESS homepage and click on “Complete your registration”



**Login**

Welcome to the Employer Services application.

To use this website you must be a registered user and have a valid username and password.

**Not Registered?**  
New users must [sign up](#) to request an activation key.

**Received your Activation Key?**  
If you have received your activation key, you can [complete your registration](#).

If you have not received your activation key or you have lost your activation key, please contact your pensions administrator.

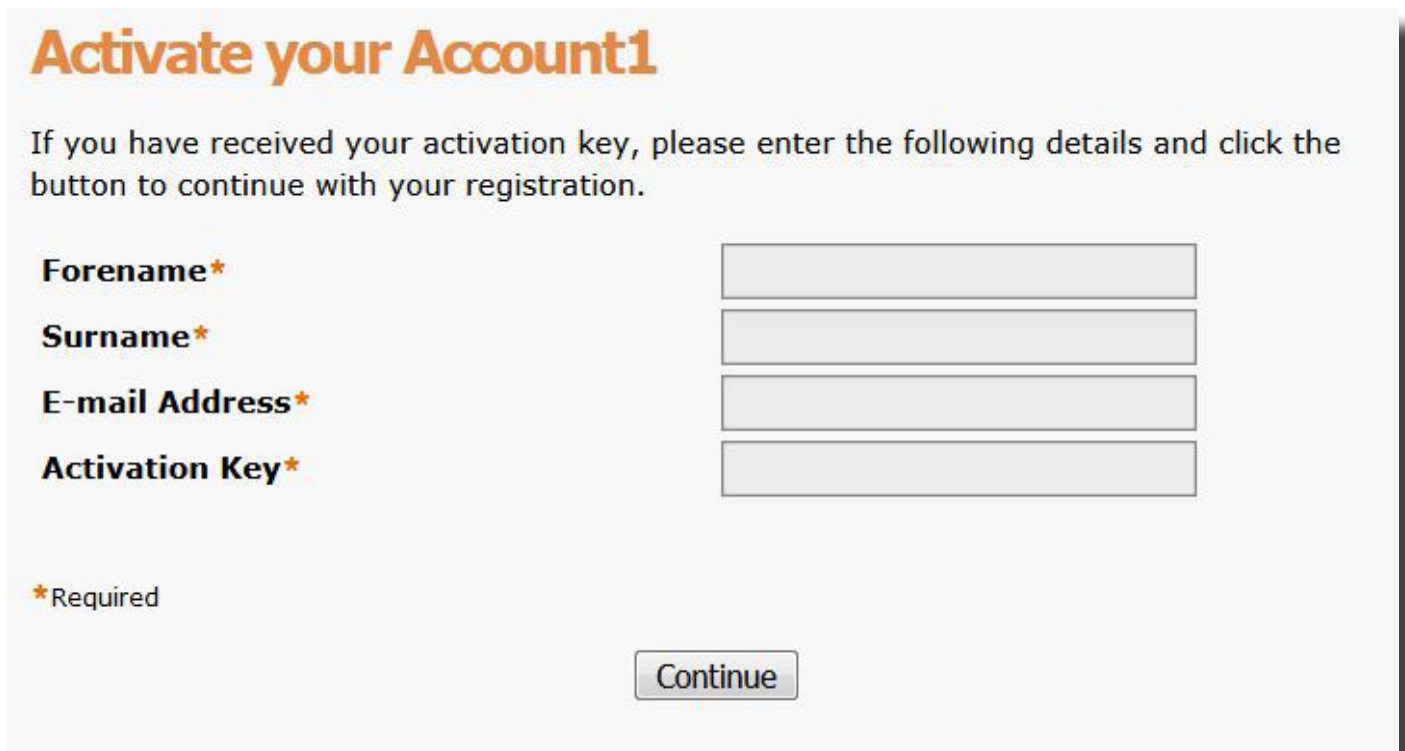
**Already Registered? Log In**

**Username**

**Password**

[Forgotten your password?](#)

## STEP 4 - Re-enter your name and e-mail address, along with your Activation Key



**Activate your Account1**

If you have received your activation key, please enter the following details and click the button to continue with your registration.

**Forename\***

**Surname\***

**E-mail Address\***

**Activation Key\***

\*Required

After you have entered the details above select “Continue”.

The user is then asked to enter a response to two security questions which can be selected from a drop down list.

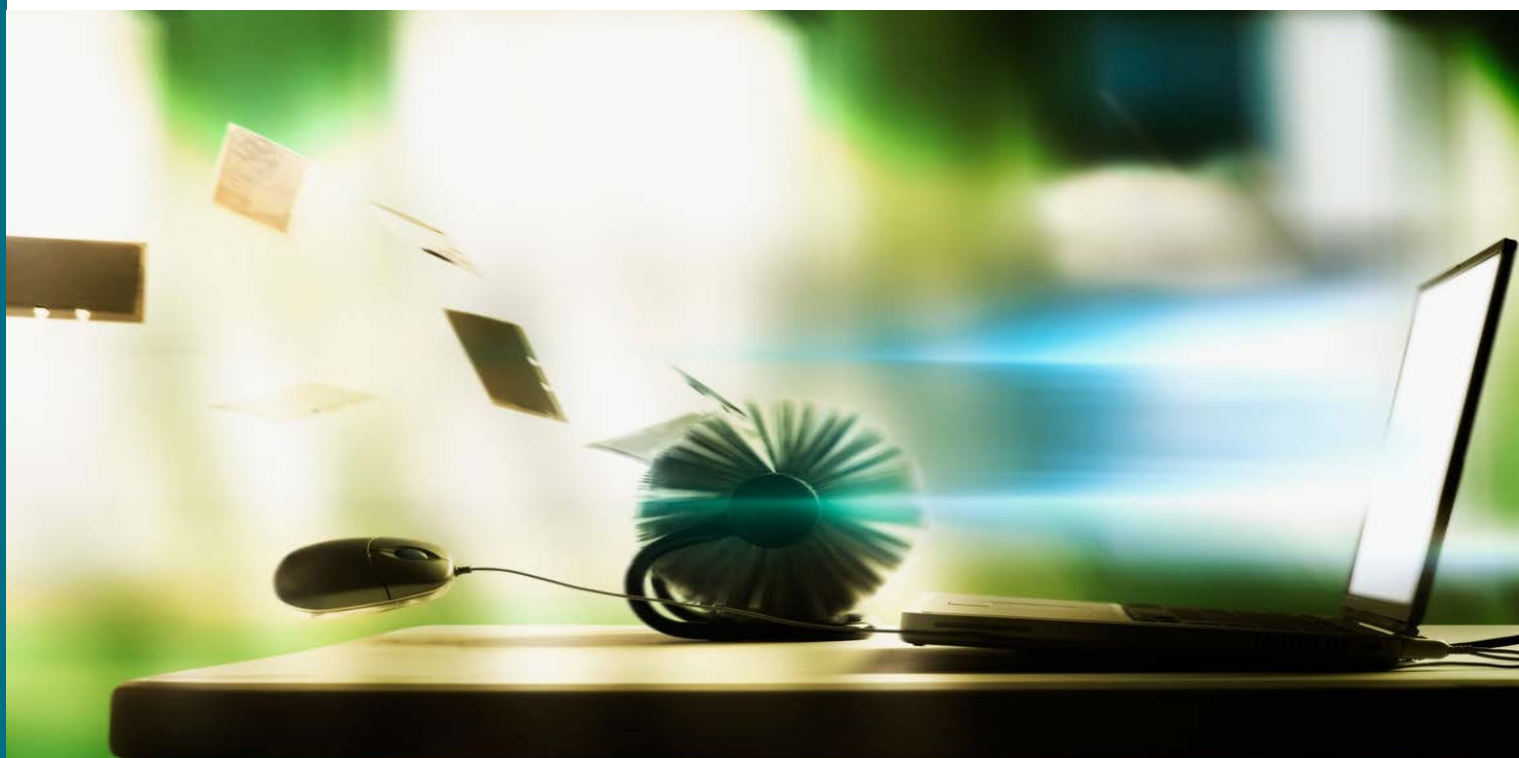




# Useful Links

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

<b>Berkshire Pension Fund website</b>	<a href="http://www.berkshirepensions.org.uk/info/2/employers">http://www.berkshirepensions.org.uk/info/2/employers</a>
<b>Employer Self Service facility</b>	<a href="http://www.berkshirepensions.org.uk/info/2/employers/96/employer_self_service">http://www.berkshirepensions.org.uk/info/2/employers/96/employer_self_service</a>
<b>Employer Self Service User Guide</b>	<a href="http://www.berkshirepensions.org.uk/downloads/file/297/ess_training_guide">http://www.berkshirepensions.org.uk/downloads/file/297/ess_training_guide</a>
<b>National LGPS website</b>	<a href="https://www.lgpsmember.org">https://www.lgpsmember.org</a>
<b>LGPS Regs website</b>	<a href="http://lgpsregs.org/index.php">http://lgpsregs.org/index.php</a>
<b>HR Guide</b>	<a href="http://www.lgpslibrary.org/assets/gas/ew/HRv3.11c.pdf">http://www.lgpslibrary.org/assets/gas/ew/HRv3.11c.pdf</a>
<b>Payroll Guide</b>	<a href="http://www.lgpslibrary.org/assets/gas/ew/Pv3.9c.pdf">http://www.lgpslibrary.org/assets/gas/ew/Pv3.9c.pdf</a>
<b>The Pensions Regulator</b>	<a href="http://www.thepensionsregulator.gov.uk/en/employers">http://www.thepensionsregulator.gov.uk/en/employers</a>
<b>State Pension Age calculator</b>	<a href="https://www.gov.uk/state-pension-age">https://www.gov.uk/state-pension-age</a>
<b>State Pension information</b>	<a href="https://www.gov.uk/check-state-pension">https://www.gov.uk/check-state-pension</a>
<b>'my pension ONLINE'</b>	<a href="http://www.berkshirepensions.org.uk/info/9/my_pension_online">http://www.berkshirepensions.org.uk/info/9/my_pension_online</a>








# Glossary of pension terms

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



*pension funds*





# 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	<a href="mailto:kevin.taylor@rbwm.gov.uk">kevin.taylor@rbwm.gov.uk</a>
Philip Boyton	Pension Administration Manager	01628 796752	<a href="mailto:philip.boyton@rbwm.gov.uk">philip.boyton@rbwm.gov.uk</a>
Sandra Rice	Deputy Pension Administration Manager	01628 796743	<a href="mailto:sandra.rice@rbwm.gov.uk">sandra.rice@rbwm.gov.uk</a>
Joanne Brazier	Assistant Pensions Manager	01628 796754	<a href="mailto:joanne.brazier@rbwm.gov.uk">joanne.brazier@rbwm.gov.uk</a>
Rachael Granger	Technical Analyst	01628 796765	<a href="mailto:rachael.granger@rbwm.gov.uk">rachael.granger@rbwm.gov.uk</a>

## Royal County of Berkshire Pension Fund

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

**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](mailto:info@berkshirepensions.org.uk)  
[www.berkshirepensions.org.uk](http://www.berkshirepensions.org.uk)**



THE ROYAL COUNTY OF  
**BERKSHIRE**  
**PENSION FUND**