

## Inside this issue

## Welcome

Winter 2018/2019

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).



## Year-end 2018/2019

In preparation for the 2019 year-end process we have provided '**Year-end 2019 Scheme Employer Guidance Notes**'. The guidance notes can be accessed via the link below:

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

The accompanying year-end excel template can be downloaded below:

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

Each employer will be contacted in due course 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.**

A breakdown of the year-end timetable can be found on page 2.



THE ROYAL COUNTY OF  
**BERKSHIRE**  
PENSION FUND

**Local Government  
Pension Scheme**

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## Year-end 2019 time-scales

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

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.

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).



# LGPS Scheme Advisory Board - *recommendations*

We would like to give you advance notice of some potential changes to the LGPS regulations which may be coming in from 1 April 2019.

In summary the following recommendations have been made:

- **Removal of the Third Tier ill-health**
- **Death in Service - Introduction of a minimum death grant payment of £75,000 for each active member**
- **Revised early retirement reduction factors (received - see page 4)**
- **Introduction of revised contribution rates for lower paid members under bands 1 and 2**

As with any potential changes in the regulations a period of consultation has to be launched. It is anticipated that any consultation is in place by the end of January/early February in order for regulations to come into effect from 1 April 2019.

The full paper issued by the SAB can be found via our website at the following link:

[http://www.berkshirerpensions.org.uk/downloads/file/339/lgps\\_scheme\\_advisory\\_board\\_paper\\_-\\_december\\_2018](http://www.berkshirerpensions.org.uk/downloads/file/339/lgps_scheme_advisory_board_paper_-_december_2018)

We would particularly like to draw your attention to the proposed changes to the employee contribution percentages and bandings outlined in the SAB paper.

The proposals relating to the employee contributions are:

- **A new 2.75% band based on pay from £0 to £12,850.** This new band reflects the lack of any pension tax relief for levels of pay below the new personal allowance.
- **An expansion in size but reduction in rate of the current band 2 (5.8%).** This would now go from £12,851 to £22,500 and be at a rate of 4.4% benefiting lower paid members.
- **The top of current 6.8% band increasing from £45,200 to £53,500** to reflect the increases in the higher rate tax allowance since the bands were introduced in 2014.

Please familiarise yourselves with the attached information. We will of course keep you updated with any developments surrounding the potential changes.





# SCAPE discount rate and actuarial guidance

As part of the budget announcement on 29 October 2018 the Chancellor of the Exchequer confirmed the reduction in the SCAPE discount rate.

The Superannuation Contributions Adjusted for Past Experience (SCAPE) discount rate is used to determine the actuarial factors used across all public service pension schemes. The result of this reduction means changes to the actuarial factors used in the valuation of transfers in, divorce calculations and early retirements.

We have received confirmation of the revised early retirement factors (see table below) and the remaining actuarial guidance and factors will be available to us in due course.



## Revised early retirement reduction factors

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 pension 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 had no change taken place the 'employer strain cost' will be higher than it would otherwise have been.





# New AVC member guide

**PRUDENTIAL**



A new AVC guide has been produced specifically for members of the LGPS.

The guide contains information on the AVC options available for LGPS members at retirement.

The full guide can be found via the Berkshire Pension Fund website:

[https://www3.rbwm.gov.uk/bpf/downloads/file/338/lgps\\_avc\\_guide](https://www3.rbwm.gov.uk/bpf/downloads/file/338/lgps_avc_guide)

**PENSION**



## AVC Wise

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





# 2019 is valuation year

## *A 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. It seems possible, therefore, that we may need to undertake a further valuation as at 31 March 2020 which could result in revised employer contribution rates being set for the period from 1 April 2021 to 31 March 2025.

The current (2016) valuation report can be found via the link below:

[http://www.berkshirepensions.org.uk/bpf/downloads/file/10/pension\\_fund\\_valuation\\_2013](http://www.berkshirepensions.org.uk/bpf/downloads/file/10/pension_fund_valuation_2013)





# TUPE transfers and outsourcing - *important reminder*

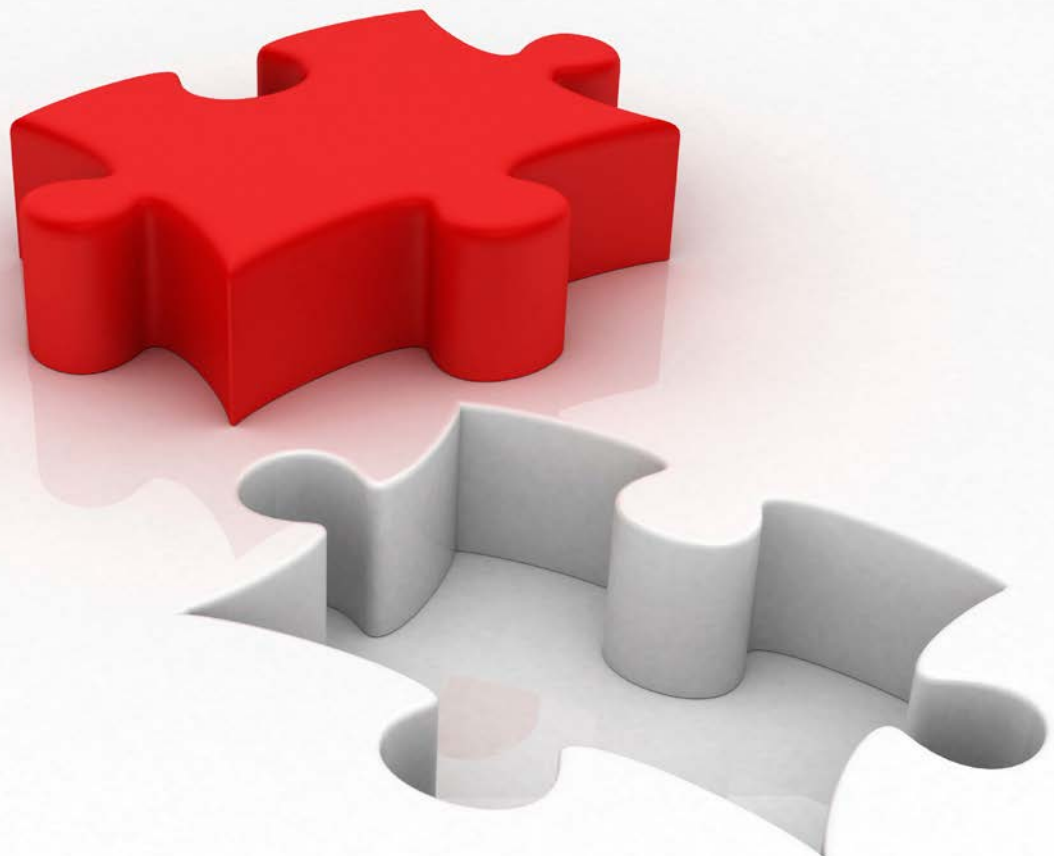
If you are intending to outsource a service to an external company in the future, we request that you advise the Berkshire Pension Fund before you go out to tender.

It is important that both you and any company bidding for your service is fully aware of the pension implications, costs and responsibilities of protecting membership of the LGPS for your transferring employees. This applies to all scheme employers but in particular both academies and schools which are maintained by their Local Education Authorities as the Pension Fund is experiencing a significant increase in staff transfers from these areas, for example, catering and cleaning contracts.

On 10 January 2019 MHCLG issued a policy consultation document called 'Local Government Pension Scheme: Fair Deal - strengthening pension protection' which considers changes to scheme regulations as impacted by the 'outsourcing' of services to the private sector. Pension Funds are being asked to circulate this consultation paper to it's scheme employers who are free to respond to MHCLG if they so wish and as they see fit. Of course the outcomes of this consultation, which runs until 4 April 2019 will be included in a future edition of **Inscribe**. Please click on the link below to view the full 'fair deal' document:

<https://www.gov.uk/government/consultations/local-government-pension-scheme-fair-deal-strengthening-pension-protection>

If you are intending to outsource a service (or are currently in the process of outsourcing a service) and have not yet been in contact with the Pension Fund, or you have any questions relating to this topic please contact Kevin Taylor on **01628 796715** or e-mail: **kevin.taylor@rbwm.gov.uk**







# Annual employer meeting 2019...*date for your diary*

The Berkshire Pension Fund 2019 Annual Employer Meeting will be held on **Thursday 7 March 2018** in the **Council Chamber, Town Hall, Maidenhead**.

The meeting is open to all employers within the Berkshire Pension Fund. A full agenda and invitation will be circulated in February. Items on the agenda are...

- **Recommendations to change the LGPS Regulations from 1 April 2019**
- **LGPS Fair Deal Proposals**
- **tPR and the Importance of Data Quality**
- **Actuarial update**
- **i-Connect Software**
- **Year End 2019 Requirements**

An invitation to this event will be issued under separate cover to all employers shortly.



## Reasons for leaving and retirement

When completing leaver forms please double check that the correct reason for leaving has been ticked and you are absolutely certain whether benefits are to be paid with or without an actuarial percentage reduction.

We have received notifications providing the incorrect reason for leaving which affects the retirement options available to the member. In some cases this can significantly impact on the amount of pension benefit that we provide.

In addition if you are authorising the early release of pension benefits please ensure you are fully aware of any cost implications to the employer as a result of this decision. The cost will be significantly more should you choose to authorise payment of benefits without an actuarial percentage reduction applied.

If you are unsure of the type of retirement scenario the member is leaving under please contact the pensions team.





# 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.



# i-Connect

You will have seen in earlier editions of *Inscribe* details regarding i-Connect software. i-Connect is a secure data transfer service, provided by our 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, transfer this data straight into our pension fund administration system, *Altair*, which is also provided by Heywood Limited.

Some of the benefits of using i-Connect include:

- Large reduction for need to complete pension forms
- No year-end return to complete
- Reduction in errors, therefore a reduced number of queries from the Pension Team.
- Reduced transfer time
- Greater security of data
- Better quality data
- Could result in a reduction in your employer contribution rate
- Reduced risk of fines for non-compliance of statutory duties
- Better member experience

Over 70% of  
Scheme member  
data submitted  
via i-Connect by  
31 March 2019!

*no licence fee* ... Don't forget Berkshire Pension Fund are now licence holders of i-Connect software. This means using i-Connect is now **free of charge**. All annual fees that would normally be paid by any employers signing up to use i-Connect together with those employers already contracted to use i-Connect will now be paid annually by the Pension Fund.

If you are interested in finding out more, please contact **Rachael Granger, Technical Analyst**, on 01628 796765 or e-mail [rachael.granger@rbwm.gov.uk](mailto:rachael.granger@rbwm.gov.uk)



# i-Connect

## **IMPORTANT** reminder for i-Connect users

If you are an existing i-Connect user please ensure that you submit retirement or death in service notifications to the pension team as soon as possible following the member's date of retirement/ date of death using form LGS15C "Withdrawal from the Scheme"

Please complete form LGS15C withdrawal form for this purpose and send to [info@berkshirepensions.org.uk](mailto:info@berkshirepensions.org.uk)





# 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

Employer  
Self Service



## 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\***

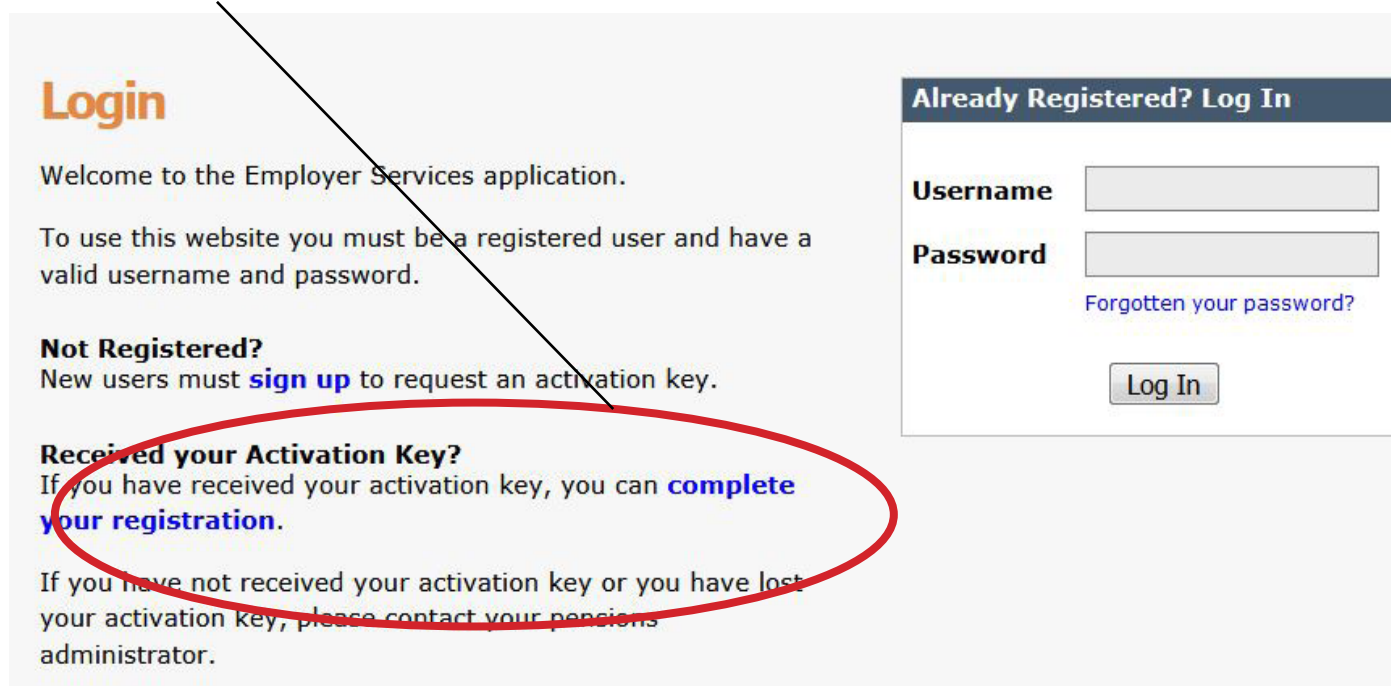
**Employer(s)**

\*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.

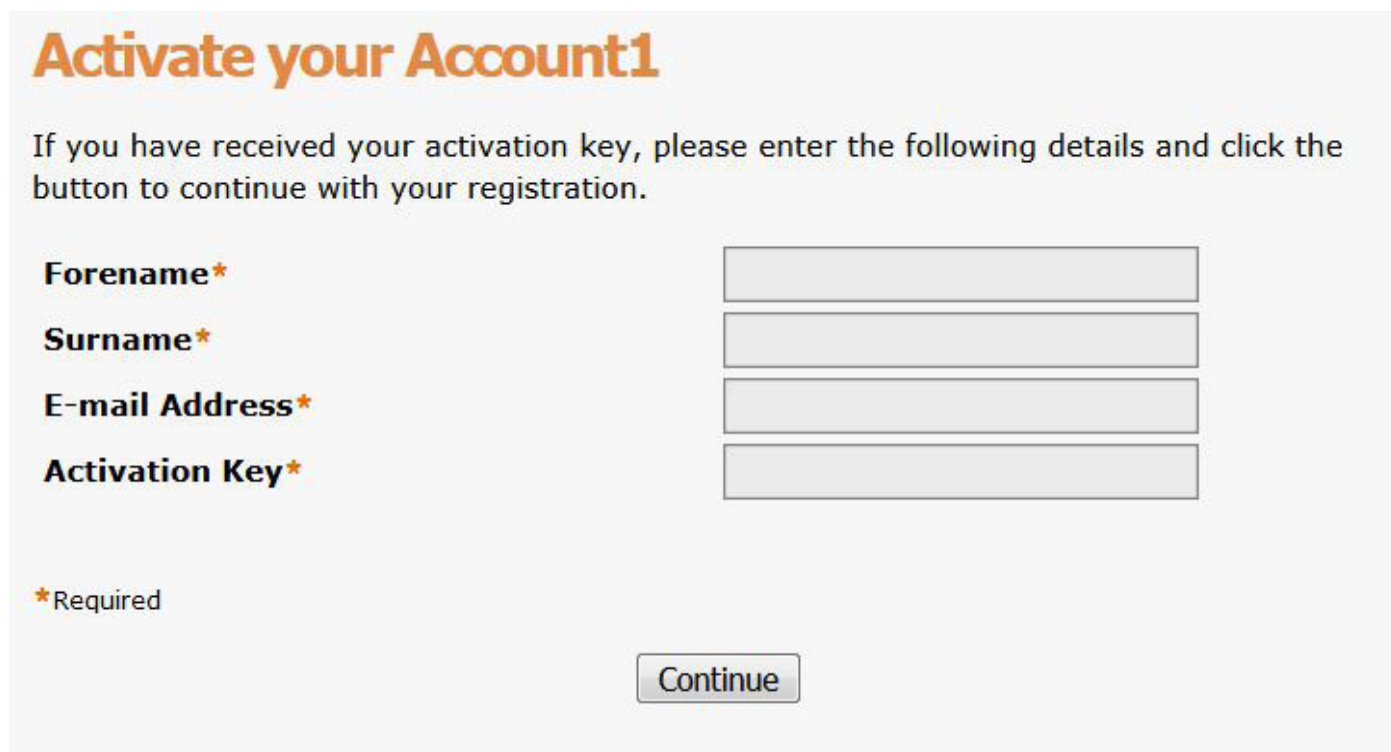
**Already Registered? Log In**

**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.



## Items of interest

*News items from the pensions world.*

### Ban on pensions cold-calling becomes law

As part of the Government crackdown on pensions fraud, it is now illegal for companies to make unsolicited calls to people about their pensions.

This new law should go towards stopping cold-calling resulting in people being scammed out of their pension savings.

Companies that break the rules can face fines of up to £500,000. This law came into effect from 9 January 2019.

This news follows on from the joint campaign launched by the Pensions Advisory Service (TPAS) and the Financial Conduct Authority (FCA) in August 2018 (**SCAMSMART**) to raise awareness of pension scams.

More information on **SCAMSMART** can be found via our website:

[http://www.berkshirerpensions.org.uk/downloads/download/80/fca\\_pension\\_scams\\_leaflet](http://www.berkshirerpensions.org.uk/downloads/download/80/fca_pension_scams_leaflet)



## New website re-vamp for LGA

The LGA have recently updated their web pages to promote work across public services, including LGPS and the Teacher's Pension Scheme.

The pages have been redesigned to be more user friendly.

<https://www.local.gov.uk/our-support/workforce-and-hr-support/local-government-pensions>

#### Local government pensions



We represent employers' interests to central government and other bodies on local government pensions policy.

Our remit for local government pension policy includes pensions for local authority staff, teachers and firefighters.

[Employer Link](#)

[E-bulletins](#)

#### In this section:

##### Local government pension scheme

We represent local authorities' interests to Government and provide the secretariat service for the Local Government Pension Committee.

##### Teachers' pension scheme

We represent local authorities' interests to Government and the national teacher unions in respect of the Teachers' Pensions Scheme.

##### Firefighters' pension scheme

Services provided by the firefighters' pension scheme.

##### Training and events

The LGA offers a range of training and events in relation to the LGPS, Teachers' and Firefighters' pension schemes.

##### Governance of public service pension schemes

Governance arrangements, including the establishment of scheme advisory boards.

##### Pensions bulletins

We produce bulletins for pensions' practitioners.

#### pension scheme

Government Pensions Committee (LGPC), a

on the Local Government Pension

LGPS administering authorities and

compensation matters

of the LGPS for administering

for their own use

related legislation

and Wales

[LGPS regulations and guidance](#)

[LGPS scheme advisory board](#)

[LGPS bulletins](#)

[LGPS pension manager contacts](#)

[LGPS members website](#)



# Useful Links

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

Berkshire Pension Fund website (Employers Section)	<a href="http://www.berkshirepensions.org.uk/info/2/employers">http://www.berkshirepensions.org.uk/info/2/employers</a>
Employer Self Service facility	<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>
Employer Self Service User Guide	<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>
National LGPS website	<a href="https://www.lgpsmember.org">https://www.lgpsmember.org</a>
LGPS Regs website	<a href="http://lgpsregs.org/index.php">http://lgpsregs.org/index.php</a>
HR Guide	<a href="http://www.lgpslibrary.org/assets/gas/ew/HRv3.11c.pdf">http://www.lgpslibrary.org/assets/gas/ew/HRv3.11c.pdf</a>
Payroll Guide	<a href="http://www.lgpslibrary.org/assets/gas/ew/Pv3.9c.pdf">http://www.lgpslibrary.org/assets/gas/ew/Pv3.9c.pdf</a>
The Pensions Regulator (Employers Section)	<a href="http://www.thepensionsregulator.gov.uk/en/employers">http://www.thepensionsregulator.gov.uk/en/employers</a>
State Pension Age calculator	<a href="https://www.gov.uk/state-pension-age">https://www.gov.uk/state-pension-age</a>
State Pension information	<a href="https://www.gov.uk/browse/working/state-pension">https://www.gov.uk/browse/working/state-pension</a>







# Glossary of pension terms

<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>SAB</b>	<b>Scheme Advisory Board</b>
<b>SCAPE</b>	<b>Superannuation Contributions Adjusted for Past Experience</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>
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## Royal County of Berkshire Pension Fund

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