

The Quill

Autumn 2024

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The newsletter for Active and Deferred members of the Local Government Pension Scheme (LGPS) in Berkshire



THE ROYAL COUNTY OF
BERKSHIRE
PENSION FUND

Welcome

I'm pleased to welcome you to the latest edition of **The Quill** - the bi-annual newsletter for our Active and Deferred members.

Your Autumn 2024 newsletter contains LGPS updates and news items - including a summary of the Fund accounts and investments from page 5 and more information about the McCloud Remedy on page 9.

Our Annual Meeting takes place on 13 November this year with opportunity to join us in person or online. Further details can be found on page 4.

We have gone through a few changes this year including an office move and the launch of our new website. Our office is now based in Maidenhead Town Hall - please see our full address opposite.

Finally I would like to welcome our new Head of Pension Fund - Jo Thistlewood and our new Administration Manager - Martin Griffiths. Jo and Martin introduce themselves on page 10.

Best wishes,

Simon Bond

Councillor Simon Bond, Chairman, Berkshire Pension Fund Committee and Berkshire Pension Fund Advisory Panel

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We have moved...our new postal address is:

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

All email addresses and telephone numbers remain unchanged.



10 years of CARE...

What is CARE?

In 2011 Lord Hutton published his report into public service pensions which set out recommendations for the Government on how to ensure public service pensions were sustainable and affordable for the future.

As a result of this report a new **Career Average Revalued Earnings (CARE)** Scheme was introduced for the Local Government Pension Scheme (LGPS) from 1 April 2014.

All active scheme members of the LGPS on 1 April 2024 were automatically transferred from the Final Salary pension scheme over to the new CARE scheme.

How does the CARE scheme work?

As a reminder the pension you build up in a CARE scheme is calculated using the actual pensionable pay you receive during each '**Scheme Year**' (a scheme year runs from 1 April to 31 March).

If you are in the Main Section of the LGPS, every scheme year **1/49th** of your pensionable pay is added to your '**Pension Account**'. At the end of the scheme year your pension account is adjusted to take into account the cost of living. The next year the same thing happens again and so on.

If you are paying into the 50/50 Section of the LGPS you will build up annual pension based on **1/98th** of the pensionable pay you receive each scheme year.

A series of short videos are available to find out more about the LGPS and the options available to you as a member. To view these videos please visit www.lgpsmember.org

Annual Meeting 2024

We invite you to join us at our Annual Meeting on **Wednesday 13 November 2024.**

10:00am to 12:15pm

**Council Chamber, Town Hall, St. Ives Road,
Maidenhead, SL6 1RF**

This event will be conducted as a hybrid meeting so you will be able to join us in person at Maidenhead Town Hall or you can attend virtually and view the meeting online.

Agenda items include an update from our Actuary, Barnett Waddingham, and our annual review for 2024.

If you wish to attend please email **joanne.benstead@rbwm.gov.uk** or return the reply slip opposite. Please tell us if you would like to attend in person or online. You will receive confirmation of your booking with the online meeting link if required.

Berkshire Pension Fund Annual Meeting 2024 Attendance Confirmation

TITLE

SURNAME

FORENAME(S)

TEL. NUMBER

HOME ADDRESS

POSTCODE

EMAIL

I will be attending the meeting in person online

Please return this reply slip to: Joanne Benstead
Royal County of Berkshire Pension Fund, Zone C,
Town Hall, St Ives Road, Maidenhead, SL6 1RF. Or
email a scanned copy to:
joanne.benstead@rbwm.gov.uk



Draft Fund Accounts 2023/24

The Pension Fund is slowly maturing as benefits payable grow and more members retire so managing cash-flow is increasingly important.

The Pension Fund Committee are committed to managing the Fund's assets so that they do not have to be sold to make benefit payments, this places a greater reliance on the Fund's investment income as it matures.

The Fund in its dealings with members reported net positive cash-flow of £60m and an overall increase in the value of the Fund of £276m to £3.033bn.



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

Pension Fund *facts and figures*

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

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

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

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

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

Over 340 employers are part of the Berkshire Pension Fund

Pension Team stats...

During 2023/2024 the pension team processed:

- **5,975 new starters**
- **1,357 new retirements**
- **560 refund payments**

Over 35,000 members have registered for our online portal - '**my pension ONLINE**' - turn to page 17 to find out how to register.



Investment update 2023/24

In continuing with the UK Government’s initiative for Local Government Pension Scheme Funds to take advantage of pooling their investments, the management of the Royal County of Berkshire Pension Fund’s (“the Fund”) assets has transferred to Local Pensions Partnership Investments (“LPPI”). The assets remain the legal property of the Fund.

LPPI has set up and oversees the investment of seven pooled fund vehicles across a number of asset classes, which the Fund invests in to varying degrees. LPPI also oversee the Fund’s ‘on-balance sheet’ assets that remain outside of the pooled funds. A significant amount of work has been undertaken by LPPI in relation to the Fund’s on-balance sheet assets since the Fund joined the pool, and opportunities continue to be sought to increase the Fund’s investments into the LPPI pooled fund vehicles. As at 31 March 2024, c.84% of the Fund’s total assets have been pooled within the LPPI funds – increasing from c.80% in the prior year.

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

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

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

Investment update 2023/24

A new Strategic Asset Allocation (“SAA”) was agreed by the Fund’s Pension Committee at its 13 March 2023 meeting, with the new SAA coming into effect from 1 April 2023.

The Fund increased its target allocation to Global Equity (+5.0%) and Credit (+0.5%), balanced by a decreased in target allocation to Real Estate (-4.5%) and Fixed Income (-1.0%).

Over the twelve-month period, the Fund’s allocation to Global Equity increased most notably, whilst the allocations to Private Equity and Real Estate decreased the most.

To find out more about how our investments performed during 2023/2024 please visit the ‘**Investments**’ section of our website:

www.berkshirerpensions.org.uk/investments



Pensions Dashboards are coming...

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

Dashboards will provide clear and simple information about multiple pension savings, including LGPS and State Pension. This initiative will be launched in phases over the next few years so we will keep you updated with developments.

The 'McCloud Remedy'

When the Government reformed public service pension schemes in 2014 and 2015, older members were protected from the changes.

In December 2018, the Courts ruled that younger members of the judges' and firefighters' pension schemes had been discriminated against because the protections did not apply to them.

The rules of all public service pension schemes, including the LGPS, changed from 1 October 2023 because of the ruling. The changes are known as the '**McCloud Remedy**'.

In the LGPS, older members were protected by the underpin. When a protected member retired, their pension in the CARE scheme was compared with the pension they would have built up in the final salary scheme. If the final salary pension would have been higher, their pension increased.



From 1 October 2023, eligible younger members are also protected by the underpin. Not all LGPS members are eligible for protection. The underpin will protect the pensions of eligible members that they built up in the remedy period. The remedy period is from 1 April 2014 to 31 March 2022. Underpin protection stopped earlier if you left the LGPS or reached your final salary normal pension age before 31 March 2022.

If you are protected, when you take your pension, we will work out if it will increase because of the underpin.

How can you help? McCloud protection depends on when you were a member of the LGPS and any other public service pension scheme - so it would be helpful if you could complete a '**Public Service Pensions History**' form which is available on our website:

www.berkshirepensions.org.uk/mccloud-remedy

You can return your completed form to our helpdesk email info@berkshirepensions.org.uk

Introducing...

We would like to introduce our new **Head of Pension Fund - Jo Thistlewood** and our new **Pension Administration Manager - Martin Griffiths**. We are delighted to welcome Jo and Martin to the team.

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



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

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

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



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

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

Updated website

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

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

Visit www.berkshirepensions.org.uk



We have taken a pledge...

The Pensions Regulator Transfer Pledge

The Royal County of Berkshire Pension Fund has pledged to do what it can to protect scheme members and follow the principles of the Pension Scams Industry Group (PSIG) Code of Good Practice in so far as it applies to the LGPS.

We commit to:

- Regularly warn members about pension scams
- Encourage members asking for cash drawdown to get impartial guidance from MoneyHelper
- Get to know the warning signs of a scam and best for transfers by key staff completing the scams module in the Trustee Toolkit
- Key staff keep up to date with industry changes by studying and using resources on the Financial Conduct Authority (FCA) ScamSmart website, TPR scams information and PSID code
- Take appropriate due diligence measures by carrying out checks on pension transfers and documenting pension transfer procedures
- Clearly warning members if they insist on high-risk transfers being paid
- Report concerns to the relevant authorities and communicate and encourage members to report suspected scams



Our pledge to
combat pension scams

Responsible Investment *update*

Dear Scheme members

The Royal County of Berkshire Pension Fund (the Fund) remains committed to responsible investment (RI) and positive engagement, working with its pooled investment manager, Local Pensions Partnership Investments Limited (LPPI) to manage its diverse investment portfolio.

We are taking this opportunity to update you on some of the valuable work we have been undertaking in this area, with the support of the increased scale and resources provided by LPPI, in responding to Freedom of Information Act requests (FOI) and engaging with the companies in which we invest.

- In the last few months, the fund has received a significant number of FOI requests in relation to its ethical investment policy, not least its involvement with 'defence contractors' who have involvement with the situation in Israel. As the majority of the Fund's investments are through pooled investment vehicles, the Fund holds no direct investment in any such companies, but the LPPI Global Equities Fund (GEF) has holdings in three: BAE Systems plc, Safran SA and GE Aerospace.

Through LPPI's engagement partner, Robeco Institutional Asset Management B.V., regular contact is maintained with the management of companies in which the pool has investments, to ensure improvements in sustainable corporate behaviour.

- The Fund, through LPPI, continues to report on its Environmental, Social and Governance (ESG) risk management activities, including how the companies it invests in are contributing to the UNs Sustainable Development Goals (SDG). In the most recent report to the Pension Fund Committee in September 2024, the fund reported that the proportion of its Equity investments that are in Green sectors (renewable energy generation, clean technology and decarbonising activities) continues to exceed the proportion in Brown sectors (extraction, transportation, storage, supply and generation of energy from fossil fuels), with 5.88% of the Fund's portfolio in Green sectors, compares to 1.59% in Brown. The LPPI RI report also shows that, for those companies within the portfolio in scope of the Transition Pathway Initiative (TPI) Management Quality framework, 92% by value score highly (3 or above) on the Quality ratings.

This initiative evaluates and tracks the quality of companies' governance and management of their greenhouse gas emissions and of risks and opportunities related to the low-carbon transition.

Responsible Investment is embedded in the Fund's investment governance processes, with detailed quarterly reports presented to the Pension Fund Committee and published on the Fund's website. All policies, statements and reports can be found on the Responsible Investment section of the Fund's website www.berkshirepensions.org.uk/investments/responsible-investment along with supporting policies available on LPPI's website www.localpensionspartnership.org.uk

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

Jo Thistlewood

Jo Thistlewood
Head of Pension Fund



Boost your pension with **APCs**

If you are an active member in the MAIN Section of the LGPS you can pay extra contributions to purchase additional annual pension - these are known as **Additional Pension Contributions (APCs)**.

You can pay **APCs** as regular monthly contributions over a number of complete years (minimum 12 month term) or you can pay a one-off lump sum either from your salary or paid directly to the Pension Fund.

The cost to purchase additional annual pension through APCs is determined by your **age, term of payment** and the **amount you wish to purchase**.

You can find out the cost of buying additional annual pension by using an online APC calculator.

<https://lqpsmember.org/more/apc/extra.php>

Alternatively you can contact the pension team to request an individual APC quotation.

Any amount of additional annual pension purchased, whether a pro rata amount or the full amount will be subject to a percentage reduction if payment of your pension benefits commences before your Normal Pension Age.

Tax Relief and APCs

If you pay APCs through your Gross monthly salary and you are a tax payer you will receive tax relief at source. If you choose to make a lump sum payment directly to the Pension Fund, you will need to claim your tax relief directly through HMRC.

Maximum additional annual pension

The maximum amount of additional annual pension you can purchase through payment of APCs is currently £8,344 (this amount may increase each year in line with inflation).

Top up your pension savings with *AVCs*



If you are an active LGPS member you can pay Additional Voluntary Contributions (AVCs) to our in-house AVC scheme run by the **Prudential**.

You can pay a monthly contribution and choose how you would like your contributions to be invested. AVCs are invested separately from the main LGPS Fund and a number of investment opportunities are available to you.

AVCs are deducted from your monthly salary so you will receive tax relief automatically on the contributions you pay at your marginal rate. This means that your LGPS contributions and your AVCs are deducted from your Gross pay before income tax is calculated.

Deductions commence from the next available pay date following your election to pay AVCs and you can vary or cease payments at any time whilst you are contributing to the LGPS.

As AVCs are investment based, it's important to remember that the value can go down as well as up and you may not get back the amount you put in. If you have an AVC fund with Prudential, you have a number of options available at retirement:

- take up to 100% of your AVC fund as a tax-free cash lump sum at the point you claim your LGPS pension (providing you are within certain tax limits to do so)
- use your AVC Fund to buy an annuity pension
- use your AVC fund to buy an additional amount of annual pension within the Berkshire Pension Fund

Estimate the maximum AVC fund value that you could take as a tax-free lump sum when you take your LGPS pension: <https://www.lgpsmember.org/help-and-support/tools-and-calculators/maximum-avc-lump-sum-calculator/>

To find out more about AVCs and how to start contributions contact the Prudential on **0345 600 0343** or visit: <https://www.pru.co.uk/rz/localgov/>

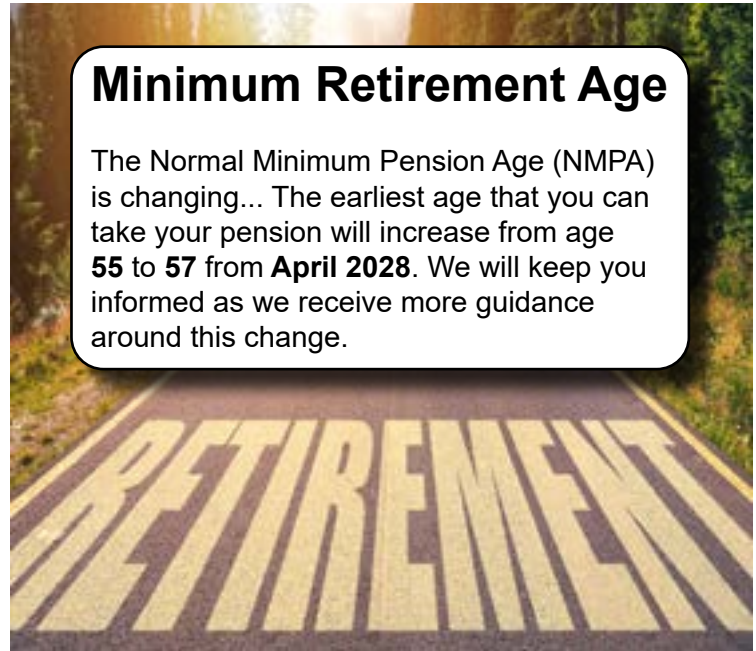
Claiming your pension before NPA

If you have at least 2 years of LGPS membership, are over the age of 55 and have resigned from your Local Government employment you have the right to claim your pension benefits early (at a reduced rate) if you wish. If you are intending to claim your pension benefits before your Normal Pension Age (NPA) we require a **minimum three month notice period** from you. We request you submit your notice to us via email stating your name, NI number and the date from which you intend to claim your pension.

If you are resigning from your employment at your NPA no separate notice period is required by the Pension Fund – we will contact you once the leaver notification has been received from your employer.

If you are retiring on redundancy, business efficiency, flexible or ill-health retirement grounds we do not require a separate period of notice from you – retirement options will be provided to you on receipt of the formal retirement instruction from your employer.

If you would like to advise us of your intention to claim your Berkshire pension before your NPA please email info@berkshirerpensions.org.uk



Minimum Retirement Age

The Normal Minimum Pension Age (NMPA) is changing... The earliest age that you can take your pension will increase from age **55 to 57** from **April 2028**. We will keep you informed as we receive more guidance around this change.

If you are an Active member your NPA is equal to your State Pension Age (SPA) with a minimum age of 65. If you are a Deferred member your NPA will depend on when you left the LGPS. Please check your Deferred Annual Benefit statement or online account for confirmation of your NPA.

Tracing old or lost pensions

Do you have any pensions you have lost contact with over the years? If so why not use the **'Find pension contact details'** service.

The service is free and helps reunite people with their lost pensions, giving details of providers to help people track them down.

You can trace contact details for lost pensions by using the online portal:

www.gov.uk/find-pension-contact-details or over the telephone - **0800 731 0193**



Calculate your future pension benefits online



Did you know you can calculate your own pension estimates through **'my pension ONLINE'**? Log in to your online account and select **'Benefit Projectors'** from the **'Pension Benefits'** section of your home page.

You can calculate as many estimates as you wish to help you plan for your future retirement.

As an **Active** or **Deferred** member of the scheme you can also:

- **update your home address**
- **update your 'Expression of Wish' nomination**
- **view your annual benefit statement**
- **access all factsheets and newsletters**

Register or login to your existing account by visiting www.berkshirerpensions.org.uk

Making your wishes known

As an active or deferred member of the LGPS you have peace of mind that should the worst happen, your loved ones will be provided for. Life cover is provided from day one of your membership. Part of this life cover includes a '**Death Grant**'.

What is a death grant? A death grant is a tax-free lump sum payable to your loved ones in the event of your death before retirement. You are able to state who you would like to receive this benefit by completing an *Expression of Wish* form (see page 19)

Who can you nominate to receive any death grant payable? You can choose one person, a number of people or even an organisation such as a charity. You can choose your husband, wife or partner, your children, any other family member or a friend.

How much is payable as a death grant? The amount payable depends upon whether you are an active or deferred member of the LGPS:

Active Member - As an active member the value of the death grant is three times your annual Assumed Pensionable Pay at date of death.

Deferred Member - If you pass away after leaving the LGPS but before you take your pension the death grant payable depends on when you left:

If you left before 1 April 2008 – the value of your lump sum retirement grant is paid as a death grant.

If you left after 31 March 2008 – five times your deferred annual pension is paid as a death grant.

Note: If you also have a deferred benefit and/or a pension in payment from a previous period of membership in the LGPS, the lump sum death grant paid is the greater of:

- the total of any lump sum death grants payable from the deferred and/or pensions in payment
- three times your annual assumed pensionable pay at your date of death

Expression of Wish form

In the event of my death I wish the administering authority for the Local Government Pension Scheme to make payment of any lump sum death grant to which entitlement may arise by virtue of my membership of the Scheme to the beneficiary(ies) listed below:

Beneficiary 1		
Name:	Relationship	Proportion (%)
Date of birth (if known)	Address	

Beneficiary 2		
Name:	Relationship	Proportion (%)
Date of birth (if known)	Address	

Beneficiary 3		
Name:	Relationship	Proportion (%)
Date of birth (if known)	Address	

Beneficiary 4		
Name:	Relationship	Proportion (%)
Date of birth (if known)	Address	

Please note that your expression of wish will only be valid if the proportions listed above total 100%

IMPORTANT: In the event of you and your nominee(s) passing away together please indicate here how you wish the Death Grant to be distributed (e.g split equally between children or other family members etc.)

NAME	RELATIONSHIP	PROPORTION (%)

I understand that this notice may be cancelled or amended, in writing, at any time and that the administering authority is not bound by the notice, that it has absolute discretion when making payment and that it may be disregarded in certain circumstances.

Signed		Date	
Full Name			
Home Address			
Postcode		NI Number	

Please return your completed form to: **The Royal County of Berkshire Pension Fund, Zone C, Town Hall, St Ives Road, Maidenhead, Berkshire, SL6 1RF**. Alternatively you can email a scanned copy to info@berkshirerpensions.org.uk



Autumn Word Search

For a chance to win a **£25 high street gift card** why not try our Autumn word search competition?

Please send your entry to **Royal County of Berkshire Pension Fund, Zone C, Town Hall, St Ives Road, Maidenhead, SL6 1RF** to reach us by **31 January 2025**. Alternatively you can email a scanned copy of your entry to **communications@berkshirepensions.org.uk**

The winner will be drawn at random from the entries received. Good luck!

Please note this competition is not open to members of the administration pension team.

Name	
Address	
Tel. number	

Can you find 12 Summer Olympic and Paralympic words in the grid below?

W	V	W	W	J	M	G	M	F	N	N	F	M	Q
Z	V	T	Q	L	E	V	N	U	C	P	P	R	F
L	S	B	M	D	D	W	K	I	I	H	B	R	Y
L	M	U	U	K	A	R	D	K	M	D	O	Q	N
S	W	Z	D	Q	L	T	C	K	E	M	O	N	T
D	C	N	K	T	S	K	H	O	Q	U	I	P	J
S	N	M	P	R	O	T	R	L	U	B	S	W	V
W	Z	A	Y	P	H	R	Y	G	E	S	N	U	S
Q	G	N	I	V	I	D	C	A	S	T	Q	O	X
F	A	X	Y	C	U	R	I	H	T	I	I	F	K
D	M	G	F	H	C	V	V	M	R	E	R	C	J
Z	E	Q	M	T	D	O	N	Z	I	Y	C	A	S
U	S	J	Y	K	A	U	B	D	A	A	X	H	P
E	M	O	R	D	O	L	E	V	N	G	S	P	U

ATHLETICS	GAMES	PODIUM
BOCCIA	MEDALS	SWIMMING
DIVING	PARIS	TORCH
EQUESTRIAN	PHRYGES	VELODROME

Pension Pointers

Check your State Pension

On 29 April 2024, the UK Government launched the '**Check your State Pension forecast**' digital service. This service is designed to make it easier for you to check for and fill any gaps in your National Insurance record to help increase your State Pension www.gov.uk/check-state-pension

Please note you cannot use this service if you're already getting your State Pension or if you've delayed ('deferred') claiming it.

Have you visited the LGPS video library...?

You can find a series of videos on a range of LGPS topics including - '**How your pension works**', '**Life after work**' and '**Transferring your pension**'. Each video is less than 4 minutes long and is a great way to learn more about your pension scheme -

www.lgpsmember.org/help-and-support/videos/

Pension Awareness...

Did you know it was **National Pension Awareness Week** in September?

The campaign encourages people to find out more about pensions and be prepared financially for retirement.

You can still find videos, resources and pension articles on the Pension Awareness website:

www.pensionawarenessday.com/



Further support and guidance

Berkshire Pension Fund checklist

Go through our handy checklist to make sure your pension record is up to date:

- ✓ Register for 'my pension ONLINE'
- ✓ Create or review your 'Expression of Wish' for payment of a Death Grant
- ✓ Find out how much your pension benefits will be at retirement - use the **benefit projector** on your online account
- ✓ Download your latest **Annual Benefit Statement** - this can be found in the 'My Documents' section of your online account
- ✓ Keep up to date with the latest pension news via our website - **www.berkshirerpensions.org.uk**
- ✓ **Contact the pension team** if you have any questions

Useful Links

State Pension information

www.gov.uk Tel: 0800 731 0469

MoneyHelper

www.moneyhelper.org.uk

Tel: 0800 011 3797

Find Pension Contact Details

www.gov.uk/find-pension-contact-details

Pension Wise

www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise

LGPS Member website

www.lgpsmember.org

The Pensions Regulator

www.thepensionsregulator.gov.uk

Contact us



Royal County of Berkshire Pension Fund

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

Pensions Helpdesk:

01628 796 668

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

Email: info@berkshirepensions.org.uk

Website: www.berkshirepensions.org.uk

Did you know you can opt out of receiving a paper copy of this newsletter? Simply email communications@berkshirepensions.org.uk confirming your name and payroll reference or NI number. You will still be able to access our newsletters through 'my pension ONLINE'.

If you would like this newsletter in large print or audio please contact us on 01628 796754 or email info@berkshirepensions.org.uk

The Royal Borough of Windsor & Maidenhead is the administering authority to the Royal County of Berkshire Pension Fund

www.rbwm.gov.uk



Royal Borough
of Windsor &
Maidenhead