

The Quill

Spring 2025

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



THE ROYAL COUNTY OF
BERKSHIRE
PENSION FUND

Welcome

Welcome to the Spring edition of **The Quill** - the newsletter for active and deferred members of the Royal County of Berkshire Pension Fund. We hope this newsletter finds you well.

You will find this edition of **The Quill** full of the latest LGPS pension news and features. The 2025 pensions increase confirmation is found on page 3 and the new pension contribution bandings for 2025/2026 can be found on page 4.

You will find some retirement reminders on page 8 and our Head of Pension Fund, Jo Thistlewood, sets out the latest Responsible Investment (RI) update from the Fund on page 12.

Finally don't forget to have a go at our Spring Sudoku competition on page 23.

If you have any questions about your Berkshire pension please do not hesitate to contact us.

Best wishes,

Simon Bond

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

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Local Government
Pension Scheme

Pensions increase 2025

The rate of pensions increase is currently linked to the Consumer Prices Index (CPI) and is calculated in line with the CPI index based on the 12 months to September. If you are an **Active** scheme member your CARE pension built up each scheme year is revalued in line with CPI.

As the September 2024 CPI rate was 1.7%, your active pension account will be revalued from **6 April 2025** by 1.7%.

Year	CPI Percentage
2025	1.7%
2024	6.7%
2023	10.1%
2022	3.1%
2021	0.5%
2020	1.7%
2019	2.4%
2018	3%
2017	1%

If you are a Deferred member... your deferred pension will increase by 1.7% from **7 April 2025**. Your Deferred Benefit Statement will be available to view on your online account by 31 August 2025.



Turn to page 6 to find out how your pension builds up under the Local Government Pension Scheme.

Pension Contributions 2025/26

The contribution rate you pay each month is based on the annual pensionable pay you earn.

Every April your employer will apply the rate of contribution for each contract of employment by matching your annual pensionable pay to the appropriate band in the contribution table. The contribution bandings for **2025/2026** are shown below:

Band	Actual annual pensionable pay for an employment	Main Section contribution rate
1	£0.00 to £17,800	5.5%
2	£17,801 to £28,000	5.8%
3	£28,001 to £45,600	6.5%
4	£45,601 to £57,700	6.8%
5	£57,701 to £81,000	8.5%
6	£81,001 to £114,800	9.9%
7	£114,801 to £135,300	10.5%
8	£135,301 to £203,000	11.4%
9	£203,001 or more	12.5%

Did you know you can pay less?

Under the LGPS you have the flexibility to pay half your normal contribution rate and build up half your normal pension. This is called the 50/50 section.

Band	Actual annual pensionable pay for an employment	50/50 Section contribution rate
1	£0.00 to £17,800	2.75%
2	£17,801 to £28,000	2.9%
3	£28,001 to £45,600	3.25%
4	£45,601 to £57,700	3.4%
5	£57,701 to £81,000	4.25%
6	£81,001 to £114,800	4.95%
7	£114,801 to £135,300	5.25%
8	£135,301 to £203,000	5.7%
9	£203,001 or more	6.25%

Under the 50/50 section your annual pension builds up based on **1/98th** of your pensionable pay each year rather than **1/49th** under the Main section. Visit www.berkshirerpensions.org.uk for more information on the 50/50 section.

McCloud Remedy

The pension team has run a report to identify how many members may be in scope for the remedy.

If you qualify for underpin protection we will calculate if an addition is due to be paid to you when you take your pension. Your 2025 Active/Deferred Annual Benefit Statement will also include information about how you are affected by the Remedy.

Your 2025 Annual Benefit Statement will be available to view on your online account by 31 August 2025.

Where can I find out more?

Video: McCloud Remedy Explained

<https://www.lgpsmember.org/help-and-support/videos/>

Online Calculator: Am I affected?

<https://www.lgpsmember.org/mccloud-remedy/am-i-affected/>

Key McCloud Dates

<https://www.lgpsmember.org/mccloud-remedy/key-dates/>

McCloud FAQs

<https://www.lgpsmember.org/mccloud-remedy/mccloud-faqs/>

McCloud - an overview

The LGPS rules changed from 1 October 2023.

When public service pension schemes changed from Final Salary schemes to Career Average (CARE) schemes in 2014 and 2015, older members were protected from the changes.

In 2018, the Courts found that younger members had been discriminated against because the protections did not apply to them. The 2023 changes are called the **'McCloud Remedy'** and they remove the age discrimination found in the McCloud court case. **Not all LGPS members are affected by the changes.**



How is my pension calculated?

Calculating your pension as an active member

Membership built up within the LGPS since 1 April 2014 is part of the Career Average Revalued Earnings (CARE) Pension Scheme.

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 it is adjusted to take into account the cost of living (currently in line with CPI).

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.

CARE Scheme formula:

Pensionable Pay/49 = Annual Pension

Peace of mind for your pension...

We often receive questions from our members asking about the safety of their pension - ***is the value of my pension affected by stock markets? what would happen if our investments performed badly?***

There has been a lot of uncertainty in the financial world in recent times but we wanted to reassure you that your LGPS pension is unaffected by market changes and will provide you with a guaranteed secure income when you stop working.

The LGPS is known as a Defined Benefit (DB) pension scheme - which means the benefits you build up are set out in law and are not based on investment return or affected by instability in the stock markets.



Tracing lost pensions

Do you have 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**

Please note - you will need the name of an employer or a pension provider to use this service.

Do you have pensions with other LGPS Funds?

If you have previous LGPS pensions you have lost touch with you can find contact details of all 86 LGPS Funds in England and Wales by visiting the LGPS member website:

<https://www.lgpsmember.org/contact-your-fund/>

Preparing for pensions dashboards

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.

Like all other public sector pension schemes, the LGPS must be connected with the Pensions Dashboards by 31 October 2025 and able to go LIVE no later than October 2026. We will let you know when you can login to the Live portal.



Retirement reminders *Active* members

If you have been an active member of the LGPS for at least two years you can claim your pension at any time between 55 and 75 providing you have ceased your contract of employment or, if your employer agrees, you can take your pension without leaving your job – this is called ***flexible retirement***.

If you are intending to retire and claim your pension **before your Normal Pension Age (NPA)** we require **three months written notice** in order to release your pension benefits. We can accept your written notice by email info@berkshirepensions.org.uk

When is my NPA? Your NPA is in line with your State Pension Age (SPA). Your NPA will be displayed on your online account and Annual Benefit Statement. You can also use the State Pension Age calculator on the Government website: <https://www.gov.uk/state-pension-age>

If you claim your pension at NPA you will have no penalty applied to your pension. If you claim your pension before NPA a percentage reduction is applied.

Changes to the Normal Minimum Pension Age

As previously reported the UK Government announced that the earliest age you can take your pension will increase from **55** to **57** with effect from **6 April 2028** (this does not apply if you have to take your pension early due to ill-health).

You could be protected from this increase if you joined the LGPS before 4 November 2021. You could also be protected if you transferred a previous pension into the LGPS if certain conditions are met. However, you will only be able to use this protection when you take your LGPS pension if the LGPS rules allow you to take your pension before age 57.

The UK Government makes the LGPS rules. It has not yet confirmed if it will allow members who qualify for protection to take their LGPS pension before age 57, from 6 April 2028 - we will of course keep you updated.

Retirement reminders

If you are a *Deferred* member of the LGPS...

As a deferred member of the LGPS you can claim your pension at any time between 55 and 75. Pension benefits paid earlier than your Normal Pension Age (NPA) will normally be subject to a reduction to take account of the fact that your pension will be paid for longer.

Please note if you hold a deferred benefit because you previously opted out of the LGPS you must have ceased your Local Government employment before we can release your pension benefits.

How much notice do I have to give to claim my pension? If you are intending to retire and claim your deferred pension **before your NPA**, we require **three months written notice**.

If you are claiming your pension at your NPA we do not require a separate period of notice from you - we will automatically contact you approximately three months before your NPA and provide you with your retirement options.

Chancellor announces reforms to LGPS

You may have seen a lot in the news recently about the launch of a consultation following the Chancellor of the Exchequer's Mansion House Speech in November.

The consultation – **LGPS: Fit for the Future**, sets out the Government's aspirations for the LGPS regarding investment pools, local investment and Fund governance.

Please be reassured that there are no implications for your pensions benefits. LGPS benefits are set out in statute and are paid out to you regardless of how the Fund's investments are managed.



Increasing your pension income



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 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 pension by using the **online APC calculator**. <https://www.lgpsmember.org/help-and-support/tools-and-calculators/> If you would like assistance when using this calculator please contact the pension team and we will be happy to help.

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

Tax Relief and APCs

If you pay APCs through your 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 arrange tax relief directly with HMRC.

Maximum Additional Annual Pension Limit

The total additional annual pension you can buy is currently £8,903 (effective from 1 April 2025).

The maximum amount of annual pension you can purchase increases every April in line with inflation.

Please note: if you cease payment of APCs earlier than the end of the prescribed payment period because you choose to opt-out of the LGPS or you choose to leave your employment voluntarily you will only be entitled to a pro rata of the additional pension you elect to purchase.



Boost your pension savings with **AVCs**

Under the LGPS you can pay Additional Voluntary Contributions (AVCs) to our in-house AVC scheme run by **Prudential**.



You can pay a monthly contribution and choose how you would like your contributions to be invested.

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 (as long as you are within certain tax limits to do so)
- use your AVC fund to buy an annuity pension on the open market
- use your AVC fund to buy an additional amount of annual pension within the Berkshire Pension Fund

You can use an online calculator to find out the maximum AVC fund value that you could take as tax-free cash: <https://www.lgpsmember.org/help-and-support/tools-and-calculators/maximum-avc-lump-sum-calculator/>

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.

Register to access your AVC details online...

If you already have an AVC Fund with Prudential you can register for Prudential's online self-service facility - 'MyPru'

<https://www.mandg.com/pru/customer/en-gb/existing-customers/manage-policy/online-services?src=301&domain=pru>



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/>

Responsible Investment update...

Dear Member

As always, the Royal County of Berkshire Pension Fund (the Fund) continues to work with its pooled investment manager, Local Pensions Partnership Investments Limited (LPPI), to manage its diverse investment portfolio, embedding responsible investment (RI) principles in its investment strategy.

The Fund's Responsible Investment Strategy was last approved by the Berkshire Pension Fund Committee in September 2022. At its meeting in March 2025, the Committee agreed to form a Task and Finish Group to review and update that policy, ensuring that the stated values, beliefs and priorities remain current, and considering any new areas for priority focus for the future.

The Task and Finish Group, comprising members for the Berkshire Pension Fund Committee, the Pensions Advisory Panel and the Local Pension Board, will be supported by Fund Officers, the Fund's independent advisers and LPPI in assessing what are the key responsible investment priorities for the Fund.

The group can then assess what actions the Fund needs to take to ensure those priorities are reflected in the Fund's investment portfolio and in the future reporting from LPPI.

The Task and Finish Group will meet in April and May 2025, with a view to presenting an updated Responsible Investment Policy to the Pension Fund Committee in September 2025 for adoption. We hope to carry out some member engagement with the revised policy over the course of the next few months.

At each of its meetings, the Committee receives a report from LPPI, outlining the key Responsible Investment activities and outcomes over the previous quarter.

These reports are published on the fund's website, along with reports from the Fund's engagement partner, Robeco, on their engagement with the companies in which the Fund is invested.

...Spring 2025

As the Fund's investments are all managed by LPPI, we rely on their Responsible Investment processes and due diligence to support our continued improvements in this area. To that end, it is pleasing to report that LPPI has successfully retained its signatory status for the UK Stewardship Code for the fourth year in a row.

You can read about the engagement activities undertaken on behalf of all three funds within the LPPI pool in the LPPI Responsible Investment and Stewardship Annual Report 2023-24:

<https://www.localpensionspartnership.org.uk/Investment-management/Responsible-investment/Responsible-Investment-reports-and-policies>

Please contact us if you have any questions on any matters raised in this article.

Jo Thistlewood

Jo Thistlewood CPFA, ACA
Head of Pension Fund

The Fund's Responsible Investment strategy and reports can be found on our website:

<https://www.berkshirepensions.org.uk/investments/responsible-investment>



Importance of keeping in touch

It is important to make sure we are kept up to date with your correct contact information such as changes to your address, name and marital status.

You can check the details we hold for you by logging in to your online account.

<https://www.berkshirepensions.org.uk/my-pension-online>

If any of your personal information needs changing you can contact the pension team directly via our helpdesk email: **info@berkshirepensions.org.uk**

If you are an active member (currently contributing to the pension scheme) - please also ensure your employer has been updated with any changes to your personal information.



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 2024.

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

...and address

As a reminder the Berkshire Pension Fund relocated in June last year to Maidenhead Town Hall. Our new postal address is:



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

Pension scams awareness

Pension scams can be hard to spot. Scammers can be articulate and financially knowledgeable, with credible websites, testimonials and materials that are hard to distinguish from the real thing.

What are the warning signs?

- **Contact out of the blue**
- **Promises of high/guaranteed returns**
- **Free pension reviews**
- **Access to your pension before age 55**
- **Pressure to act quickly**

If you suspect a scam report it to the Financial Conduct Authority (FCA) www.fca.org.uk

Check who you are dealing with... Check the Financial Services Register <https://register.fca.org.uk/s/> to make sure that anyone offering you advice or other financial service is FCA authorised.

Stay secure online - for advice and top tips on how to stay secure online visit the UK's **National Cyber Security Centre (NCSC)**. <https://www.ncsc.gov.uk/section/information-for/you-your-family>

We have taken a transfer pledge...

The Berkshire Pension Fund has pledged to do what it can to protect our 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
- Key staff keep up to date with industry changes
- 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



Protection for your family

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** - we have provided a form on page 17 or you can update your wishes by logging in to your online account.

Who can you nominate to receive any death grant payable? You can choose one person, a number of people or a charitable organisation. You can choose your husband, wife or partner, your children, any other family member or friends.

How much is payable as a Death Grant?

If you are an Active member - if you pass away as an active member the value of the death grant is three times your annual Assumed Pensionable Pay at date of death.

If you are a 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 your Expression of Wish form will only be valid if the proportions listed above total 100%

IMPORTANT: If you have nominated your husband, wife, co-habiting partner or civil partner and in the event of you both 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		Employer (with Berkshire Pension Fund)	
Home Address			
Post code		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** or you can scan your completed form to **info@berkshirepensions.org.uk**



Online access

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.berkshirepensions.org.uk

New and improved self service platform for members.

Our software provider is launching a new self-service portal – '**Engage**'

'Engage' will offer an improved user experience and introduce new features.

Look out for more details coming soon...



Budget update

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

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

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

The consultation closed on 22 January 2025 and any changes to the regulations as a result of the consultation will be communicated to our members.



2025 is Valuation year

Every three years the Berkshire Pension Fund is required to appoint an independent actuary to carry out a valuation of the Fund. The valuation is a health check to see if the Fund's assets are sufficient to meet its liabilities. It is carried out by the actuary to the Fund, **Barnett Waddingham**.

Employer contribution rates for the forthcoming three year period **(1 April 2026 to 31 March 2029)** are set as part of the valuation process which takes place in April 2025.

Once the valuation has been completed the full report will be published on our website.

LGPS online modellers and videos

A series of online calculators are available to help you understand how your pension builds up in the LGPS, how to pay extra and the cost to you.

<https://www.berkshirepensions.org.uk/members/pension-tools-and-calculators>

Contribution Calculator

Find out the monthly cost of being a member of the LGPS.

Pension Account Modeller

The Pension Account Modeller is to help you understand how pension accounts work under the CARE Scheme.

Lump Sum Calculator

You can use this calculator to find out how much tax-free lump sum you could have at retirement.

Additional Pension Calculator

You can pay additional pension contributions (APCs) to boost your pension at retirement.

Maximum AVC Calculator

If you have an AVC fund use this calculator to find out the maximum AVC fund value that you could take as tax-free cash.

LGPS Videos

A series of bite-sized videos are available to help you learn more about how the LGPS works and the benefits of being a member. Each video is less than 4 minutes long and provides a short summary around an LGPS topic.

- What is a pension?
- How your pension works
- Looking after your pension
- Protection for you and your family
- Life after work
- Your Annual Allowance
- Transferring your pension

Click on the link below to view the videos:

<https://www.lgpsmember.org/help-and-support/videos/>



Useful Links

National LGPS website

www.lgpsmember.org

Check your State Pension forecast

<https://www.gov.uk/check-state-pension>

Money Helper

Free and impartial help with money, backed by the government

<https://www.moneyhelper.org.uk/en>

Pension Wise

<https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise>

Citizens Advice Service

<https://www.citizensadvice.org.uk/>

Pension Tracing Service

<https://www.gov.uk/find-pension-contact-details>

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 our **online calculator**
- ✓ 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.berkshirepensions.org.uk
- ✓ **Contact the pension team** if you have any questions

Spring Sudoku

In our Autumn 2024 edition of *The Quill* we invited our readers to try our word search competition. Thank you to everyone who entered.

For another chance to win a £25 high street gift card, why not have a go at our Spring Sudoku competition?

Please send your entry to **Joanne Brazier, Royal County of Berkshire Pension Fund, Zone C, Town Hall, St. Ives Road, Maidenhead, SL6 1RF** or email a scanned copy to **communications@berkshirerpensions.org.uk** to reach us by **31 July 2025**. The winner will be drawn at random from the entries received. Good luck!

Please note this competition is not open to members of the Pension Fund team.

Name	
Address	
Postcode	
Tel. number	

Fill in the squares in the grid, so that each row, each column and each 3 x 3 contains all the digits from 1 - 9.

		1				3		
6		7		1	3		4	5
5	8			2			9	7
8	1	9	6					3
3			7				2	
4					9			
1			5	8				
		4	2	6				
2	5							

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. You will still be able to access our newsletters through 'my pension **ONLINE**' and the Berkshire Pension Fund website.

If you would like this newsletter in large print or audio please contact us on **01628 796 754** 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