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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 for the Local Government Pension Scheme (LGPS).

LGPS: Access and Fairness consultation

The Ministry of Housing, Communities and Local Government (MHCLG) has launched a consultation on changes to the Local Government Pension Scheme (LGPS) in England and Wales.

All members and employers within the LGPS are invited to respond. The proposed changes are intended to improve fairness in and access to the LGPS.

Please find detailed on the next page some of the areas of the consultation which you may wish to consider.



LGPS: Access and Fairness

Survivor benefits and death grants

- equalising survivor benefits
- removing the age 75 limit for death grant eligibility
- removing the requirement for a death grant to be paid to the personal representatives where it is not paid within the two-year period
- removing the requirement to nominate a cohabiting partner in the 2008 Scheme

Gender pensions gap benefits

- making authorised absences of less than 31 days automatically pensionable
- aligning the cost of buying back lost pension for authorised absences of over 30 days with the standard member contribution rates
- extending the time limit for electing to buy back lost pension from 30 days to 12 months
- removing the limit that provides employers must only share the cost of buying back lost pension for a maximum period of three years
- updating the definition of child-related leave to include all periods of additional maternity, adoption, and shared parental leave without pay

Opt outs

- making reporting the rate of opt outs mandatory for administering authorities
- reports must be included in the annual report each year
- collection of additional opt-out data by MHCLG e.g. ethnicity, religion, marital status, hours, salary etc
- there will be a mandated opt out form

MHCLG has published a [draft statutory instrument, the Local Government Pension Scheme \(Miscellaneous Amendments\) Regulations 2025](#), alongside this consultation.

The consultation closes on 7 August 2025. You can also view the consultation documents on the MHCLG website:

[Local Government Pension Scheme in England and Wales: Access and fairness - GOV.UK](#)

You can respond to the consultation online or email memberbenefitsconsultation@communities.gov.uk

Employer contribution rates

Please ensure you are deducting the correct employer contribution rate from 1 April 2025.

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 2025/2026 can be found on the [Rates and Adjustment Certificate](#).

You should have already received an email in March from the Pension Fund's Finance Officer, Renee Passman, confirming your employer rate for the coming year. If you have a query on the employer contribution rate you should be paying from 1 April 2025 please contact:

Email: lgps@rbwm.gov.uk
Tel: 01628 796 705

The 2025/2026 contribution return and accompanying guidance notes can be found in the Employer Forms section of our website:

- [Contribution return guidance 2025/2026](#)
- [Contribution return form 2025/2026](#)

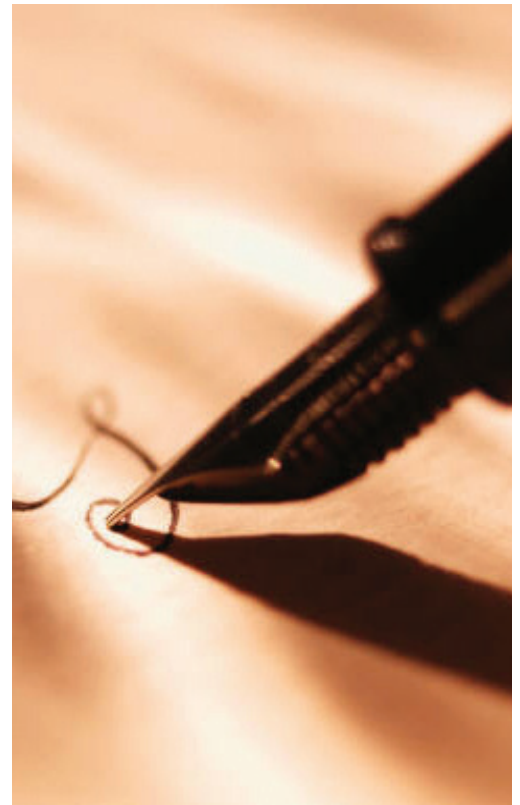
Digital signatures

Traditionally, we've required handwritten signatures on our pension forms. However, following a recent review, we're now able to accept digital signatures on selected forms. This change is designed to support our members - especially those working remotely - by removing the need to print and sign forms.

We can now accept digital signatures on the following forms:

- [LGS1E - Opt-out form](#)
- [LGS5050 - 5050 election form](#)
- [Expression of Wish form](#)
- [LGS10 – Opt-in form](#)
- [LGS10B – Election for re-entry into the Main section of the LGPS](#)
- [Declaration of previous pension rights form](#)

We are still requesting hand-written signatures on forms where payment of benefits are involved – such as our retirement forms and refund application form.



Pensions Dashboards

The Pensions Dashboard project had a reset last year and a new connection deadline for all pension schemes of **31 October 2026** has been announced.

Research has shown that 55% of individuals have undertaken no pension engagement activities in the past year and 51% have found it challenging to access their pension information.

Pensions dashboards will enable individuals to access their pensions information online, securely and all in one place. The project aims to increase a member's engagement and understanding of their pension, allow them to gain easy access to impartial guidance and improve a user's financial wellbeing. To find out more about Pensions Dashboards please visit the [official website](#).

IMPORTANT: is your policy statement up to date?

The introduction of Pensions Dashboards will no doubt generate enquiries from members about their pensions and we anticipate an increase in requests from members wishing to transfer in previous pension rights.

As you will be aware members only have **12 months** from their date of joining the LGPS with their employer to investigate a transfer in. Any requests received outside of this deadline have to be authorised by the member's employer. **It is therefore vital that you ensure your policy statement is up to date to deal with these requests.** Within your policy statement document you will see a section titled: **Regulation 100(6) – Inward Transfers of Pension Rights**. Within this section you must set out your policy on whether or not to extend the 12-month deadline set out in the Scheme regulations.

We highly recommend you review your policy statement every 12 months. If you don't currently have a policy statement in place we have a template available for you to complete along with accompanying guidance.

- [LGPS Regulations 2013 Employer Policy Statement \(Template\)](#)
- [Employer's Guide to completing a statement of policy with regard to the exercise of discretionary Functions](#)

Your policy statement must be made available to your employees (usually via your internal staff portal) and a copy of any new or revised policy statements must be sent to philip.boyton@rbwm.gov.uk



Pensions Dashboards are set to transform how members access their pension information, but they also require pension schemes to respond to member requests for data within a specific timeframe. To meet the 10 working day turnaround time for member requests, we will need support from employers to ensure we provide members with timely and reliable pension information.

Read Jo Thistlewood's interview with LAPF Investments magazine...

We are pleased to share that our Head of Pension Fund Jo Thistlewood is featured in [July's edition](#) of LAPF Investments magazine.

In this article Jo reflects on the transition from island life to the mainland and shares how she is settling into her role as Head of Pension Fund for the Royal County of Berkshire Pension Fund at a time of significant industry change.



Pension and procurement - a reminder

It is vitally important that officers who have responsibility for or have involvement in best value procurement or other forms of potential outsourcing discuss with us the pension implications of outsourcing staff.

Pension issues should be considered when drawing up a tender specification regardless of whether or not an admission agreement or a broadly comparable pension scheme is ultimately offered.

Failure to consult with the pension team at an early stage will create problems and delays during later stages of the process.

For more information on the TUPE process please contact **Philip Boyton, Deputy Head of Pension Fund:**
philip.boyton@rbwm.gov.uk

Submission of AVC payments and payroll files

It's important that Prudential receive all of the correct information that they need, in the right formats, to apply Additional Voluntary Contributions (AVCs) quickly and correctly.



With this in mind, they have produced a guide that provides all the information you need in order to submit contributions and payroll files correctly.

- [Administering Your AVC Payroll - Training Guide](#)
- [FAQs document](#)

Going forward, payroll files that are not submitted in the correct format, or with incorrect information, may result in you being asked to re-submit the payroll file, and cause delays in applying member contributions.

Shared Cost AVCs (SCAVCs)

As reported in previous editions of *Inscribe* the AVC provider for the Berkshire Pension Fund, Prudential, support the payment of Additional Voluntary Contributions (AVCs) through a **Shared Cost AVC arrangement**.

Regulation 17 of the LGPS Regulations 2013 allows an active member to contribute to an AVC scheme.

Paragraph 1 of Regulation 17 of the LGPS Regulations 2013 states that an active member can also contribute to a Shared Cost Additional Voluntary Contribution Scheme (SCAVC). By its very definition, a SCAVC Scheme means that the cost of contributing to an AVC scheme is shared between the employee and the employer.

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

Save on
employer NICs
with Shared
Cost AVCs



i-Connect data submissions



i-Connect

If you are an i-Connect user please ensure your data file is submitted on time.

Monthly i-Connect files must be submitted no later than the **16th of the following calendar month**. For example, files covering data for June 2025 must be submitted by 16 July 2025.

Payroll Month	i-Connect Submission Deadline
July 2025	16 August 2025
August 2025	16 September 2025
September 2025	16 October 2025
October 2025	16 November 2025
November 2025	16 December 2025
December 2025	16 January 2026

The above schedule is key to ensuring timely and accurate pension record updates helping to support efficient administration. Any delay will be reported to our Pension Board.

If you have any questions about i-Connect please contact our Technical team:
technical@rbwm.gov.uk

Fund valuation 2025



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 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 2022 with employer rates being set for the period 1 April 2023 to 31 March 2026. The current valuation took place on **31 March 2025**.

The results of the valuation will not be known until the end of 2025 and employer contribution rates for the period 1 April 2026 to 31 March 2029 will be set.

The current 2022 valuation report and Rates and Adjustment certificate (which shows employer contribution rates) can be found via the links below:

- [Valuation Report 2022](#)
- [Rates and Adjustment Certificate](#)

Once the results of the valuation are available will be in contact with employers directly.

Third-Tier ill-health retirement *reminder*

A tier three ill-health pension is a reviewable benefit. It must be reviewed whilst it is in payment.

It is the former employer's responsibility to review a tier three ill-health pension. This must be done after the pension has been in payment for 18 months.

The employer must check the member's employment status. If the member has not taken up gainful employment, the employer must obtain another opinion from an independent registered medical practitioner (IRMP). This can be the same IRMP that provided the initial opinion, or it can be a different IRMP.

After obtaining an opinion from the IRMP at the tier three review the employer can decide to:

- **continue paying the pension** up to the three-year maximum limit
- **uplift the pension** to a tier two pension if they decide the member is not capable of gainful employment within the three-year period
- **stop the pension** if they decide the member is immediately capable of gainful employment

The employer should inform the administering authority of the outcome of the tier three review as soon as possible.

Once a tier three pension payment has stopped the member becomes a deferred member within our scheme. The deferred pension is payable from the member's Normal Pension Age, or from age 55 with reductions for early payment.

As a reminder bite-sized training modules around the subject of ill-health retirement are available for employers:

[Active member - ill-health retirement guidance](#)

[Deferred member - ill-health retirement guidance](#)

To assist with a tier three ill-health retirement review a series of [ill-health certificates are available on our website](#)



New member portal coming soon...

New and improved self service platform for members.

Our software provider, Heywoods, is launching a new self-service portal – **‘Engage’**

‘Engage’ replaces our current ‘my pension ONLINE’ portal and will offer an improved user experience and introduce new features.

We are hoping to go Live with the Engage portal in November so we will be sending out more information to members soon.



New website project for LGPS administrators and employers

The Local Government Association (LGA) Pensions team has started a project to redesign and relaunch the key website for LGPS administrators and employers across England and Wales - www.lgpsregs.org

The lgsregs website is an official resource for employers and administrators of the LGPS. It's designed to support employers, pension fund administrators, and other professionals involved in managing and interpreting LGPS regulations.

We will notify our employers when the new website has been launched.

LGA training programme 2025



The LGA have announced the dates for their [2025 training programme](#). Training sessions will be run online and in person.

If you would like to book a place on the employer sessions, please email training.lgps@local.gov.uk

Year end 2025

We would like to acknowledge the hard work and commitment of our Scheme employers and say thank you for submitting your pension year end returns for 2024/25 by the 19 April 2025 deadline.

The prompt return of the year end returns will enable our team to perform validation, tolerance and data cleansing exercises ahead of the formal Fund valuation and the issuing of the Annual Benefit Statements later this summer.



Dates for your diary

Pension Awareness 2025

Pension Awareness Week will take place from **15 to 19 September**. This yearly initiative focuses on improving public awareness around pensions and encouraging people to take control of their financial future.



More details to follow – including links to resources and events to circulate to your scheme members.

<https://pensionawarenessday.com/>

Annual Meeting 2025

We will be holding our Annual Meeting on **Thursday 13 November**.

This event will take place in the Council Chamber at Maidenhead Town Hall and will be held in a hybrid format so you will be able to join the meeting online over Zoom or in person... more details to follow soon.



LGPS employer bite size training

A series of employer training courses are available on the LGPS Regs website. The courses can be viewed in text format or as an interactive module. Courses available are:

- Assumed Pensionable Pay (APP)
- Final Pay
- Active member ill-health retirement
- Deferred (former) member ill-health retirement

The above courses are available on the [LGPS Regs website](#)

LGPS employer resources

As a reminder you will find an Employers section available on our website containing resources and information to support our employers with the administration of the LGPS in Berkshire:

<https://www.berkshirepensions.org.uk/employers>



Employers Section - Quick Links

[Employer news articles](#)

[Employer contributions](#)

[Employer forms and guides](#)

[Admission Agreements](#)

[Policy Statements](#)

Updated forms and guidance for 2025/2026

The Employer Forms section on our website contains the pension forms we require for completion at different stages of an employee's LGPS scheme membership.

Our pension forms and guidance have been updated for 2025/2026 and are available on our website.

[All forms can be downloaded via our website](#)

How can we help you?

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

Pension Surgeries

We can arrange a pension surgery to take place on a particular date and your staff members can request an appointment either via Microsoft Teams or over the telephone.

We offer 20 minute appointment slots and all discussions are conducted in complete confidence.

Employer Training

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

- New starters
- Leavers
- Final salary calculations
- Retirement
- Completion of standard forms

Scheme Member Presentations

Information for your staff on the benefits of LGPS membership.

- General topics covered include:
- Understanding your pension
- Life Cover
- Retirement options
- Increasing and decreasing monthly contributions
- Examples of pension calculations

Individual Pension Support

We provide individual pension support for your Scheme members if they have any questions about their Berkshire pension.

Members can contact us to arrange a one to one meeting over Microsoft Teams or over the telephone. The pension team are unable to give advice but we can assist with pension queries and help your staff understand their LGPS pension.

Staff benefit events

If you are holding staff benefit/well-being events for your staff, representatives from the pension team can attend to be on hand to help with LGPS pension questions.

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 796 754** or email pension.comms@rbwm.gov.uk

Please note any support provided by the Berkshire Pension Fund for you and your staff is completely free of charge.

Useful links

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

Berkshire Pension Fund website	https://www.berkshirepensions.org.uk
Employer's Section	https://www.berkshirepensions.org.uk/employers
National LGPS website	https://www.lgpsmember.org/
LGPS Regs website	https://www.lgpsregs.org/
HR Guide	https://lgpslibrary.org/assets/gas/ew/HRv4.5c.pdf
Payroll Guide	https://lgpslibrary.org/assets/gas/ew/Pv4.5c.pdf
The Pensions Regulator	https://www.thepensionsregulator.gov.uk/
State Pension Age calculator	https://www.gov.uk/state-pension-age
State Pension information	https://www.gov.uk/check-state-pension
'my pension ONLINE'	https://mypensiononline.berkshirepensions.org.uk/home/login/

Contact us

If you would like to discuss any items contained in this newsletter please do not hesitate to contact us:

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Barry Jones	Deputy Pension Administration Manager	01628 796 315	barry.jones@rbwm.gov.uk
Joanne Brazier	Communications Manager	01628 796 754	joanne.brazier@rbwm.gov.uk
Rachael Granger	Technical Manager	01628 796 765	rachael.granger@rbwm.gov.uk

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

Pensions Helpdesk: 01628 796 668 Monday to Thursday 8.30am to 5pm and Friday 8.30am to 4.30pm

Email: info@berkshirepensions.org.uk **Website:** www.berkshirepensions.org.uk