

# The Quill

Autumn 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

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

Your Autumn 2025 newsletter contains LGPS updates and news items - including a summary of the Fund accounts and investments for 2024/2025 from page 6.

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.

Our Head of Fund, Jo Thistlewood was featured in July's LAPF Investments magazine, turn to page 8 where you will find the link to read her full interview.

We are here to support your LGPS pension journey so do get in touch with the pension team if you have any questions.

Best wishes,

***Simon Bond***

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

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# Top 10 benefits of the LGPS...

1. A pension income payable for life
2. Option to exchange part of your annual pension for tax-free cash at retirement
3. Index linked - in line with CPI
4. Life cover from day one
5. Tax relief on pension contributions
6. Early retirement options
7. Options to pay extra
8. Option to decrease pension contributions
9. Ill-health retirement cover
10. Pension unaffected by fluctuations in the Stock markets



Local Government  
Pension Scheme

**Did you know...?**  
The LGPS has...

Over **6.7** million members

**86** LGPS Funds in England and Wales

Over **18,000** employers participate in the LGPS

The graphic features a dark wood background with a silver pen and a small green plant in the top left corner.

Within the Berkshire Pension Fund we have **80,732** Scheme members...

- **26,991** Active members
- **29,884** Former members
- **23,857** Retired and Dependant members

**Over 350** participating employers within the Berkshire Pension Fund



# Annual Meeting 2025

We invite you to join us at our Annual Meeting on **Thursday 13 November 2025**  
**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 via Zoom.

Agenda items include an update from our Actuary, Barnett Waddingham, and our annual review for 2025.

If you wish to attend please email **joanne.brazier@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 Zoom meeting link if required.



## Berkshire Pension Fund Annual Meeting 2025 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 Brazier  
Royal County of Berkshire Pension Fund,  
Zone C, Town Hall, St Ives Road, Maidenhead,  
SL6 1RF. Or email a scanned copy to:  
**joanne.brazier@rbwm.gov.uk**

# Pensions news

## LGPS: Access and Fairness

The Ministry of Housing, Communities and Local Government (MHCLG) launched a consultation on changes to the LGPS in England and Wales. All members and employers within the LGPS were invited to respond. The proposed changes are intended to improve fairness in and access to the LGPS.

The consultation centred around **Survivor benefits and death grants**, **Gender pensions gap benefits** and **opt-outs**.

The consultation closed on 7 August 2025 and we are currently awaiting the results of the consultation which will be communicated in due course. You can read more about this consultation via the link below:

<https://www.gov.uk/government/consultations/local-government-pension-scheme-in-england-and-wales-access-and-fairness>

## Peace of mind for your LGPS pension...

In today's unpredictable financial climate, it's natural to have concerns about your pension - but we're here to reassure you.

Your Local Government pension remains secure and unaffected by market volatility. That's because the LGPS is a Defined Benefit (DB) Scheme, meaning your pension benefits are based on your salary and length of service, not on stock market performance or investment returns.

These benefits are guaranteed and protected by law, ensuring your pension is secure.



# Draft Fund Accounts 2024/2025

The Fund in its dealings with members reported net positive cash flow of £28 million and an overall increase in the value of the Fund assets of £82 million to £3.115 billion.

Income		£'m
Employer contributions		142
Employee contributions		39
Transfer values received		30
<b>TOTAL INCOME</b>		<b>211</b>
Expenditure		
Benefits payable		(154)
Payments to and on account of leavers		(29)
<b>TOTAL EXPENDITURE</b>		<b>(183)</b>
<b>TOTAL DEALINGS WITH MEMBERS</b>		<b>28</b>
Management and Investment Activities		
Fund administration and management costs		(37)
Investment income received +/- taxes		51
Change in market value of investments		40
<b>Net Increase/(Decrease) in the fund during the year</b>		<b>82</b>
Balance Sheet		£'m
Investment assets		3,252
Investment liabilities		(152)
Current assets		21
Current liabilities		(6)
<b>Net assets available for benefits as at 31 March 2025</b>		<b>3,115</b>

# Investments update 2024/2025

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 2025, c.85% of the Fund's total assets have been pooled within the LPPI funds – increasing from c.84% in the prior year. For more information on the Fund's investments please visit our website.

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

	31 March 2024		31 March 2025	
	Actual Weighting	Target Weighting	Actual Weighting	Target Weighting
<b>Global Equity</b>	54.5%	50.0%	54.5%	50.0%
<b>Credit</b>	11.2%	12.5%	12.2%	12.5%
<b>Private Equity</b>	11.3%	15.0%	10.5%	15.0%
<b>Diversifying Strategies*</b>	0.0%	0.0%	0.0%	0.0%
<b>Real Estate</b>	8.8%	7.5%	8.1%	7.5%
<b>Infrastructure</b>	12.0%	12.5%	11.2%	12.5%
<b>Fixed Income</b>	1.4%	1.5%	1.8%	1.5%
<b>Cash</b>	0.8%	1.0%	1.7%	1.0%
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**N.B. 'Target Weighting' shown above represents the agreed Strategic Asset Allocation ('SAA'). Totals may not sum due to rounding.**

**\*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.**

# Investments update contd...

No changes were made to the Strategic Asset Allocation (SAA) target weights over the year.

However, the tolerance ranges around the target weights for Global Equities, Fixed Income and Cash were widened marginally in October 2024.

Over the twelve-month period, the Fund's allocation to Credit and Cash increased most notably, whilst the allocations to Infrastructure and Private Equity decreased the most.

If you are interested in finding out more about the Fund's investments please visit the 'Investments' section on our website:

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

An update on our Responsible Investments can be found on page 14 of this newsletter.

## Stop Press: Read Jo Thistlewood's interview with LAPF Investments magazine

We are pleased to share that our Head of Pension Fund, Jo Thistlewood was 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:

<https://www.lapfinvestments.com/publication/lapf-investments-magazine-issue-04/>



# Fund Valuation

Every three years, the Berkshire Pension Fund undergoes a formal health check known as a valuation.

This is conducted by an independent actuary to assess whether the Fund's assets are sufficient to meet its long-term liabilities.

This latest valuation, being carried out by our appointed actuary, Barnett Waddingham determined the employer contribution rates for the upcoming three-year period from 1 April 2026 to 31 March 2029. The full results are expected to be communicated to employers in November 2025.

This will have no impact on the contributions paid by scheme members, nor on the payment of current and future benefits.

Once finalised, the full valuation report will be published on our website:

<https://www.berkshirerpensions.org.uk/pension-fund-reports/actuarial-valuation-reports>



# The McCloud Remedy *update*

When public sector pension schemes changed from Final Salary to CARE schemes in 2014 and 2015, older scheme members were protected from the changes. In 2018, the Courts found that younger scheme members had been discriminated against because the protection afforded did not apply to them.

Changes made to the LGPS Regulations from 1 October 2023 removed the discrimination found, these changes are called The McCloud Remedy and it is only those employees that were in pensionable service during The McCloud Remedy period from 1 April 2014 to 31 March 2022 that may be affected by the changes.

As a member of the LGPS you do not need to do anything. When you take your pension, we will compare the pension you built up in the remedy period with the pension you would have built up in the final salary scheme. If the final salary pension would have been higher, the difference will be added to your pension. Your 2025 annual benefit statement includes any additional pension awarded to you under the McCloud Remedy.

**View your Annual Benefit Statement online...**your 2025 Annual Benefit Statement is available to view via your online account.

You can view your Annual Benefit Statements up to 2025 in the '**My Documents**' section of your online account.

**If you are an Active member** your statement will show you the value of your pension benefits calculated to 31 March 2025 and to your Normal Pension Age.

**If you are a Deferred member** your statement will show you the 2025 value of your pension benefits assuming you claim them from your Normal Pension Age.



# Your CARE pension

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

Under the CARE scheme you build up **1/49th** of your annual pensionable pay each Scheme Year (running from 1 April to 31 March).

## CARE Scheme formula:

**Pensionable Pay ÷ 49 = Pension Income**

- This amount is added to your Pension Account annually
- In April every year your Pension Account is revalued to reflect the cost of living, currently in line with the Consumer Prices Index (CPI)
- This process repeats yearly until you leave the pension scheme

## Online tools

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

# 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 APC limit

The total additional annual pension you can buy is currently **£8,903**.

## Stopping your APCs

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 you will only be entitled to a pro rata of the additional pension you elect to purchase.



# Boost your pension savings with **AVCs**

If you are an active member within 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.

## **Access your AVC account 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>



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 Policy



The Fund's updated Responsible Investment (RI) policy was conditionally adopted by the Pension Fund Committee at its meeting on 15 September 2025, subject to additional clauses being incorporated to cover the Fund's approach to investments in conflict-affected areas. The final revised policy will be presented to the Committee meeting in December. The updated policy clarifies the Fund's priorities for addressing Environmental, Social and Corporate Governance (ESG) risks associated with its investment strategy.

A Task and Finish Group was established comprising elected members from RBWM, Wokingham Borough Council, Reading Borough Council, independent advisers, representatives from the Fund's investment pool, LPPI, and officers from the Fund. The group, which met three times between April and August, considered the legislative requirements for an LGPS Fund, the relationship between the Fund and the pool in terms of decision making and implementation of the Fund's investment strategy, and the ESG priorities which the Fund wishes to focus upon in its investments.

The Royal County of Berkshire Pension Fund considers that it is a Responsible Investor, with its investment strategy primarily designed to achieve sufficient investment returns to ensure that its current and future obligations to scheme members, in terms of pensions and other benefits, can be met, while ensuring that any risks to those investment returns caused by ESG factors are addressed wherever possible.

As a Responsible Investor, the Fund does not make investment decisions based solely on political or moral grounds. Instead, each issue is assessed in line with legal obligations, market standards, and our duty to provide pensions.

Once the RI Policy is adopted, it will be published on the Fund's website.

***Jo Thistlewood***

**Jo Thistlewood CPFA, ACA**  
**Head of Pension Fund**

# 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 dashboard.



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](http://www.berkshirepensions.org.uk)

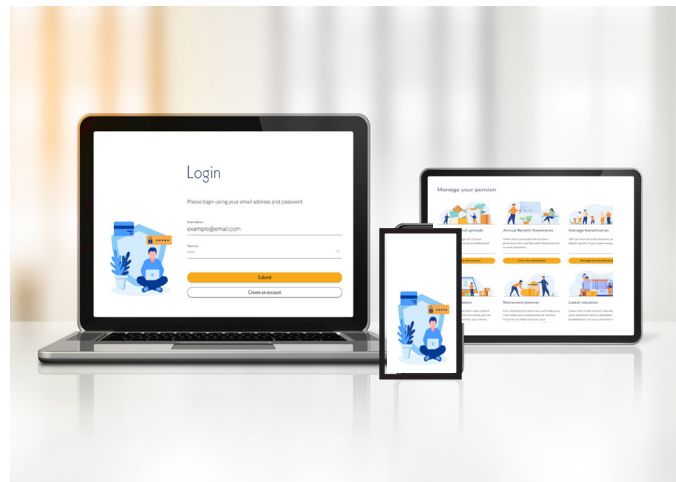
## Coming soon ...

**...your new look pension portal**

We're refreshing our pension portal to bring you '**Engage**'.

'Engage' will have a more modern and user-friendly design which will make managing your pension easier than ever. We are launching Engage in November 2025.

**More information coming soon so please keep an eye out for upcoming communications.**




# The 50/50 Section

**Did you know you can reduce your monthly pension contribution?** If you are an active member, under the 50/50 Section of the LGPS you pay half your normal contribution rate and in return you build up half your normal pension (based on 1/98th of pensionable pay rather than 1/49th).

The 50/50 Section is designed to help members stay in the Scheme rather than opt-out during times of financial hardship. The current contribution rates for both the Main and 50/50 Sections of the LGPS are as follows:

Band	Actual annual pensionable pay	Main Section	50/50 Section
1	£0.00 to £17,800	5.5%	2.75%
2	£17,801 to £28,000	5.8%	2.9%
3	£28,001 to £45,600	6.5%	3.25%
4	£45,601 to £57,700	6.8%	3.4%
5	£57,701 to £81,000	8.5%	4.25%
6	£81,001 to £114,800	9.9%	4.95%
7	£114,801 to £135,300	10.5%	5.25%
8	£135,301 to £203,000	11.4%	5.7%
9	£203,001 or more	12.5%	6.25%

Whether you're in the Main Section or the 50/50 Section, your Death in Service cover and ill-health retirement protection remain fully intact.



As an Active or Deferred member your pension value was increased in line with the Consumer Prices Index in April 2025. The increase applied was 1.7%.

Your 2025 Annual Benefit Statement reflects this increase.

# Peace of mind for your loved ones

As an active or deferred member the LGPS offers valuable life cover so 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.

**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

## 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 value 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.

You can update your nominated beneficiaries for the death grant via your online portal. Please visit [www.berkshirerpensions.org.uk](http://www.berkshirerpensions.org.uk) to find out more.



# Retirement reminders

## Giving notice to claim your pension...

If you are intending to retire and claim your pension before your Normal Pension Age (NPA), a **minimum three-month notice period is required by the pension team**. Please email your notice to **info@berkshirepensions.org.uk**

## Payment of your pension

At the point you claim your LGPS pension you will receive a monthly payment into your bank account on the last working day of the month.

## Your pension is...

- pension payable for your lifetime
- paid on the last working day of the month
- increased every April in line with the Consumer Prices Index (CPI)
- a taxable income, (however any retirement lump sum is 100% tax-free)
- payable in addition to your State Pension

**The Normal Minimum Pension Age (NMPA) is changing...** from 6 April 2028 the NMPA in the UK is increasing from age 55 to age 57... please note this change will not apply to retirement on ill-health grounds.



If you claim your pension before your NPA a reduction to your benefits will normally be applied to reflect early payment of your pension. Reductions are applied in line with the following percentages (please note these reductions do not apply if you retire on redundancy or ill-health grounds).

Number of years early	Pension reduction %	Lump Sum reduction %
0	0%	0%
1	4.9%	1.7%
2	9.3%	3.3%
3	13.5%	4.9%
4	17.4%	6.5%
5	20.9%	8.1%
6	24.3%	9.6%
7	27.4%	11.1%
8	30.3%	12.6%
9	33.0%	14.1%
10	35.6%	15.5%
11	39.5%	N/A
12	41.8%	N/A
13	43.9%	N/A

# Pension Awareness 2025

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/](http://www.pensionawarenessday.com/)

**PENSION  
AWARENESS  
2025**



A promotional poster for the Pension Awareness 2025 Challenge. It features three people cheering with their arms raised. The text on the poster includes: 'TAKE ON THE PENSIONS CHALLENGE!', 'PENSION AWARENESS 2025', '15th - 17th September', 'Fear not, Pension Awareness is back to turn that puzzled frown upside down.', 'Join our live shows for expert tips on how pensions work, investing, combining your pots, and discovering what you can afford to retire. Plus, to make things even more exciting, we've got a pensions challenge for you to take on!', 'WHAT TO EXPECT:', 'Live shows on various pension and money topics - there's something for everyone across the 3 days.', 'A live Q&amp;A - ask our experts anything about pensions and money!', 'To view the live schedule and find out more, head to: PensionAwarenessDay.com', and a small QR code at the bottom left. The hashtag #PAD25 is at the bottom right.

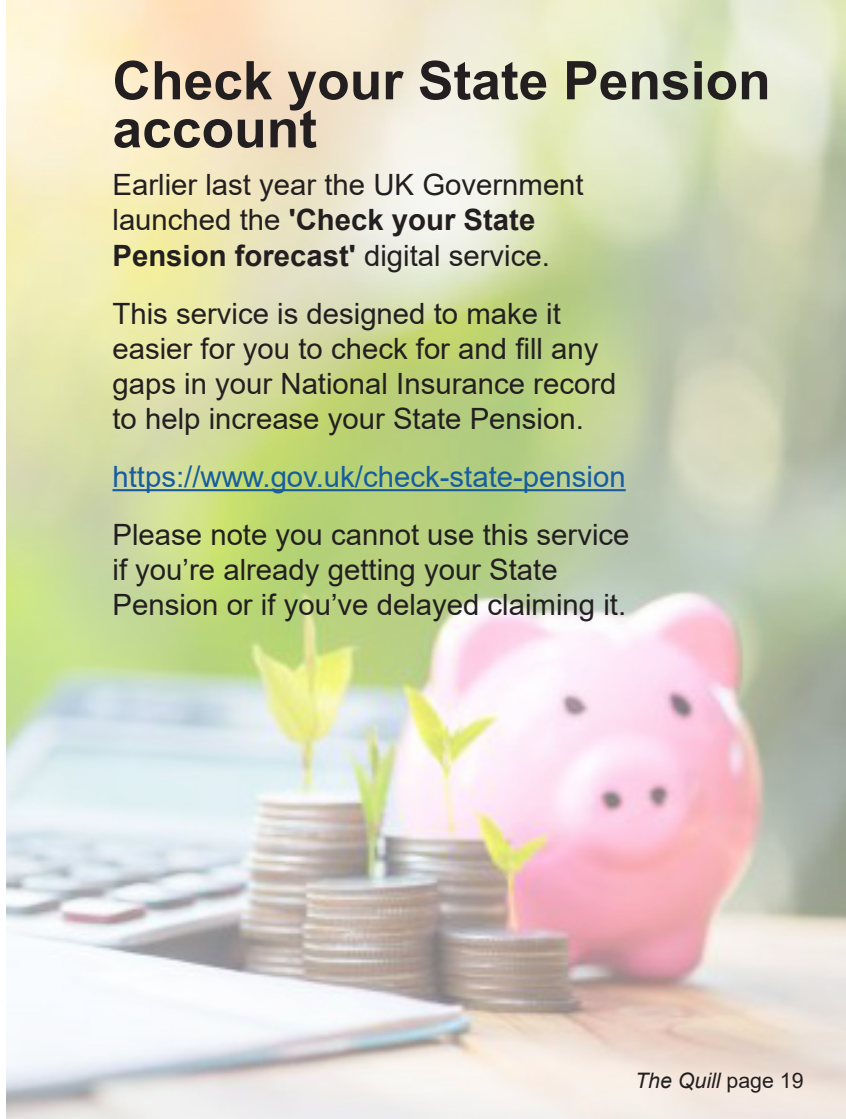
# Check your State Pension account

Earlier last year 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.

<https://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 claiming it.



# Reconnect with 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 pension providers to help people track them down.

You can trace contact details for lost pensions by using the online portal on the GOV.uk website:

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

or over the telephone - **0800 731 0193**

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/>



## **Pensions Dashboards are coming...**

The Pensions Dashboards Programme, led by the Department for Work and Pensions (DWP), will allow people to view all their pensions - workplace, personal, and even State Pension, securely online and in one place.

As with all Public Sector pension schemes, the LGPS must be connected to the dashboards ecosystem by 31 October 2025, and ready to go live by October 2026.

We will keep you informed and let you know when you're able to access the live portal.



# 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 2026**. Alternatively you can email a scanned copy of your entry to [pension.comms@rbwm.gov.uk](mailto:pension.comms@rbwm.gov.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 Pension Fund team.*

Name	
Address	
Tel. number	

Can you find 12 Autumnal words in the grid below?

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

ACORN

HARVEST

PINECONE

BONFIRE

HIBERNATE

PUMPKIN

CHILLY

JUMPER

SEASON

CONKER

LEAVES

WOODLAND

## Pensions made simple - video resources

A series of pensions made simple videos are available to view: <https://www.lgpsmember.org/help-and-support/videos/>

Learn more about the LGPS and your options as a member of the Scheme. Each video offers a brief overview of an LGPS topic.

- **What is a pension?**
- **How your pension works**
- **Looking after your pension**
- **Protection for you and your family**
- **Life after work**
- **Transferring your pension**
- **The McCloud Remedy**



## Protect yourself against pension scams

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.

**Is the offer unexpected?** Be wary of free pension review offers and/or promises of high/guaranteed returns.

**Check who you are dealing with** The Financial Conduct Authority's (FCA) website has a Financial Services Register you can check to make sure that anyone offering you advice or services is authorised to do so: <https://register.fca.org.uk/s/>  
**0800 111 67 68**

**Stop and think - are you being rushed or pressured into a decision?** Pressure to act quickly is often a warning sign. Take your time to make all the checks you need.

**If you suspect a scam contact Action Fraud on 0300 123 2040**  
[www.actionfraud.police.uk/contact-us](http://www.actionfraud.police.uk/contact-us)

A decorative graphic on the left side of the page featuring several autumn leaves in shades of yellow, orange, and red, scattered across a light-colored wooden plank background.

# Useful pension contacts

## **MoneyHelper**

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

free guidance on benefits, money, pensions and retirement.

## **Pension Wise**

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

a Government service from MoneyHelper which offers free, impartial guidance about Defined Contribution (DC) pension arrangements.

## **State Pension**

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

find out more about how to claim your State Pension, how much you will get and how it is calculated.

## **Search for lost pensions**

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

find contact details for workplace or personal pensions.

## **Money and Pensions Service (MaPS)**

<https://maps.org.uk/en>

providing free and impartial debt advice, money guidance and pension guidance.

# Contact us

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## 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](mailto:info@berkshirepensions.org.uk)

**Website:** [www.berkshirepensions.org.uk](http://www.berkshirepensions.org.uk)

Did you know you can opt out of receiving a paper copy of this newsletter? Simply email [pension.comms@rbwm.gov.uk](mailto:pension.comms@rbwm.gov.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](mailto: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](http://www.rbwm.gov.uk)

