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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).

## 'Engage' online member portal

We are pleased to announce the launch of 'Engage' - our upgraded member portal offering enhanced features, improved usability, and a more personalised experience.



### What are the key features of 'Engage'?

#### Members can ...

- access their Berkshire pension account **24/7**
- calculate their own pension estimates using our **Benefit calculator**
- estimate their future retirement income with Engage's **Retirement Planner**
- access current and past **Annual Benefit Statements**
- keep **personal details** and **beneficiary information** up to date
- use the secure **document upload** facility



## Upgraded member portal

All members visiting the 'Engage' portal for the first time will be prompted to '[Create an account](#)' including whether a member had previously registered for 'my pension ONLINE' service.

Once members have created their account on 'Engage' they will be able to [login](#) using their email address and chosen password.

Each time a member logs in they will receive an email containing a one-time use 6-digit passcode - this ensures online accounts are kept safe and secure.

A series of 'How To' guides are available on our website along with registration guides and video tutorial:



### Engage Registration Tutorial Video:

[Engage registration video](#)

### Creating your 'Engage' account:

[Engage account creation -with email address](#)

[Engage account creation -with no email address](#)

[Engage account creation - I have received an activation code](#)

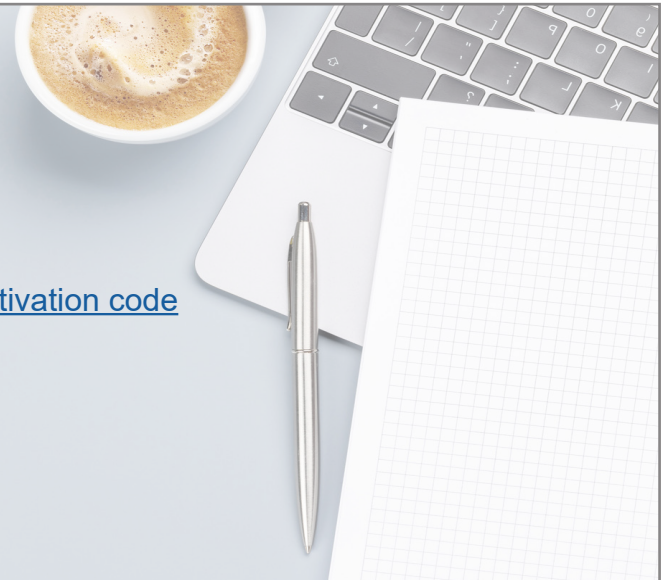
### 'How To' Guides:

[Engage - active member benefit calculators](#)

[Engage - deferred member benefit calculators](#)

[Engage account - viewing payslips and P60s](#)

[Engage account - managing your beneficiaries](#)



## Pension team update

We are pleased to introduce our new Pension Administration Manager, **Rachael Granger**.

Rachael takes over from Martin Griffiths, who left the organisation in January.

Many of you will already know Rachael from her previous role as Technical Manager, and she brings with her over **17 years** experience within the pension team.



## Employer meeting 2026

We invite you to attend our 2026 Employer Meeting which will be held on **Wednesday 18 March** in the Council Chamber at Maidenhead Town Hall.

- **10:00am to 12:15pm**
- **Hybrid format** - Council Chamber, Town Hall, St. Ives Road, Maidenhead, SL6 1RF or via Zoom

This event will be conducted as a hybrid meeting so you will be able to join us in person or you can attend virtually and watch the meeting live on Zoom.

If you are attending in person light refreshments will be available from 9:30am.

To confirm your attendance please e-mail [joanne.brazier@rbwm.gov.uk](mailto:joanne.brazier@rbwm.gov.uk)

When e-mailing please confirm if you would like to attend in person or online. You will receive confirmation of your booking and the online meeting link as required.

The agenda for the meeting is detailed below:

Berkshire Pension Fund Employer Meeting 2026		
Agenda		
<b>9:30am</b>	<b><i>Coffee and pastries on arrival</i></b>	
<b>10:00am</b>	Welcome	Jo Thistlewood, Head of Fund
<b>10:05am</b>	Scheme and Regulatory update	Philip Boyton, Deputy Head of Fund
<b>10:35am</b>	Administration review	Rachael Granger, Pension Administration Manager
<b>10:50am</b>	Year-end 2026 requirements	Rachael Granger, Pension Administration Manager
<b>11:00am</b>	<b><i>Coffee break</i></b>	
<b>11:15am</b>	Investments update	LPPI
<b>11:45am</b>	Funding and Investment Strategy update	Jo Thistlewood, Head of Fund
<b>12:00pm</b>	Q and A	All
<b>12:10pm</b>	Closing remarks	Jo Thistlewood, Head of Fund

## Contribution bandings 2026/2027

Below are the employee contribution bands effective from **1 April 2026**. They are calculated by increasing the 2025/2026 employee contribution bands by the September 2025 CPI figure of **3.8%** and then rounding down the result to the nearest £100.

	Actual annual pensionable pay	Main Section contribution	50/50 Section contribution
1	Up to £18,400	5.5%	2.75%
2	£18,401 to £29,000	5.8%	2.9%
3	£29,001 to £47,300	6.5%	3.25%
4	£47,301 to £59,800	6.8%	3.4%
5	£59,801 to £84,000	8.5%	4.25%
6	£84,001 to £119,100	9.9%	4.95%
7	£119,101 to £140,400	10.5%	5.25%
8	£140,401 to £210,700	11.4%	5.7%
9	£210,701 or more	12.5%	6.25%

## Assessing contribution rates

Employers assess their staff from 1 April every year to determine the employee contribution rate that they will pay for the year ahead based on their pensionable pay and the current contribution table.

However where an active member has a material change in their employment that affects their pensionable pay you can determine if a new contribution rate from a different band should be applied.

This discretion forms part of your policy statement. Your policy statement is a public document which should be made available to your staff and reviewed regularly.

You can find out more about formulating or reviewing your employer policy statement by visiting the [policy statements section](#) of our website.

## Budget 2025 response

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The Chancellor delivered the 2025 Budget on 26 November. Before the Budget, there had been rumours that the Government would reduce tax relief on pension contributions, reduce the amount of tax-free cash available on retirement or introduce employer national insurance on all pension contributions. None of these changes were announced.

The Government did announce a limit on the National Insurance savings for employers and members if pension contributions are paid through a salary sacrifice arrangement (also known as Shared Cost AVCs). The limit will come into force from **6 April 2029**.

Contributions to the LGPS are not paid through a salary sacrifice arrangement and so most members will not be affected by this change.

Some of our employers allow LGPS members to pay Additional Voluntary Contributions (AVCs) through a salary sacrifice arrangement. The change will only affect members who pay more than £2,000 a year into an AVC through a salary sacrifice arrangement after 5 April 2029.

Remember, most LGPS members will not be affected by this change:

- Standard contributions to the LGPS are not affected
- Any AVCs a member pays directly from their monthly pay are not affected
- The first £2,000 of AVCs paid through a salary sacrifice (shared cost) arrangement each year are not affected
- From 6 April 2029, the member and employer will pay National Insurance contributions on AVCs over £2,000 paid each year through a salary sacrifice arrangement

## What are Shared Cost AVCs?

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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**.

Paragraph 1 of Regulation 17 of the LGPS Regulations 2013 states that an active member can 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.



## LGPS consultations

In our previous edition of *Inscribe*, we shared links to several LGPS consultations. All of these consultations have now closed, and the Local Government Pensions Committee (LGPC) published its formal responses. You can access each response using the links below:

### **LGPS (England and Wales): Fit for the Future – technical consultation**

**Status Closed** (closed on 2 January 2026)

This consultation seeks views on proposals relating to the investments of the Local Government Pensions Scheme (LGPS). It covers the areas of asset pooling, UK and local investment and governance. [Local Government Pension Scheme in England and Wales: Fit for the Future](#)

[LGPC Response](#)

### **LGPS: Scheme improvements (access and protections) consultation**

**Status: Closed** (closed on 22 December 2025)

This consultation covers proposals relating to the LGPS. The proposals relate to access to the scheme and its benefits, and cover **Normal Minimum Pension Age (NMPA)**, **pension access for mayors and councillors, academies in the LGPS** and **new Fair Deal**

You can read the consultation document and access the draft regulations on the LGPS: Scheme improvements (access and protections) consultation page of the GOV.UK website: [Local Government Pension Scheme in England and Wales: Access and Protections - GOV.UK](#)

[LGPC Response](#)

### **LGPS: Scheme improvements (access and fairness) consultation**

**Status: Closed** (closed on 7 August 2025)

As previously reported the Ministry of Housing, Communities and Local Government (MHCLG) launched a consultation on changes to the LGPS in England and Wales. The proposed changes are intended to improve fairness in and access to the LGPS.

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

[LGPC Response](#)

[Government Response](#)

## Year End requirements 2026

The Pension Fund sent out an email during the week commencing **Monday, 2 February 2026** to all those scheme employers who are not on-boarded to i-Connect. The email provided a year end 2026 template together with year end 2026 guidance notes. For reference these are linked below:

### [Year End 2026 – File Template](#)

This template confirms the format you must use when returning your year end data to the Royal County of Berkshire Pension Fund.

### [Year End 2026 – Scheme Employer Guidance Notes](#)

This guidance is designed to assist you as a scheme employer to meet your obligations under the Local Government Pension Scheme Regulations 2013 (as amended) when preparing to provide your year end data to the Royal County of Berkshire Pension Fund for scheme year ending 31 March 2026.

Please submit your completed year end file to **technical@rbwm.gov.uk**. As a gentle reminder when providing your file to the pension fund, the subject line of your e-mail must read **‘Year End 2026 File – name of employer the file is in respect of...’**.

There will be an expectation that all year end 2026 templates are returned duly completed to the Pension Team by no later than **30 April 2026** with the year end process to be concluded and scheme member data provided to the Pension Fund Actuary by no later than 30 June 2026. We have provided a timetable below for reference:

Year End 2026 Timescales	
<b>31 March 2026</b>	The end of the Scheme Year
<b>By 17 April 2026</b>	All year end files to have reached the Pension Fund
<b>During 1 April 2026 to 31 May 2026</b>	The Pension Fund to process year end files
<b>During 1 April 2026 to 15 June 2026</b>	Scheme employers to respond to year end queries within two weeks
<b>During 1 April 2026 to 31 July 2026</b>	The Pension Fund to process responses from scheme employers
<b>During 1 August 2026 to 31 August 2026</b>	Make Annual Benefit Statements available to all scheme members via their ‘Engage’ online account and post out to those scheme members who have requested to receive a paper copy as well
If you have any questions regarding year end please contact our Technical team: <b>technical@rbwm.gov.uk</b>	

## Year-end process for i-Connect users

If you are a user of i-Connect you will not be required to submit a year-end return. However you may still be contacted with queries identified as part of the month 12 reconciliation process but it is anticipated the number of queries will be low in number.



i-Connect

Please upload/submit your i-Connect file as soon as possible after your March payroll has been run. This will assist us in meeting all our year-end deadlines.

Please direct your i-Connect queries to our **Technical team: [technical@rbwm.gov.uk](mailto:technical@rbwm.gov.uk)**

### i-Connect submissions dates:

As a reminder please ensure your data file is submitted on time. Monthly i-Connect files must be submitted no later than the **16<sup>th</sup> of the following calendar month**. For example, files covering data for February 2026 must be submitted by 16 March 2026.

Payroll Month	i-Connect Submission Deadline
February 2026	16 March 2026
March 2026	16 April 2026
April 2026	16 May 2026
May 2026	16 June 2026
June 2026	16 July 2026
July 2026	16 August 2026
August 2026	16 September 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.

## Berkshire Pension Fund *policy updates*

The Berkshire Pension Fund has updated its Pensions Administration Strategy, Communications Strategy Statement and Responsible Investment Policy following a recent review. The revised documents were approved by the Pension Fund Committee on Monday, 8 December 2025. All documents are available to download from our website:

- [Pensions Administration Strategy](#)
- [Communications Strategy Statement](#)
- [Responsible Investment Policy](#)



## ‘Pensions Dashboards’ programme

### Pensions Dashboards Programme

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

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 well-being. To find out more about Pensions Dashboards please visit the [official website](#).

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.

The first dashboard to launch will be the Government’s MoneyHelper dashboard, with commercial dashboards from banks and other financial organisations following later.

We will notify our employers and members as soon as the dashboard is live and fully operational.

## 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](mailto:philip.boyton@rbwm.gov.uk)

## Pensions increase 2026

On 22 October 2025, the Office for National Statistics announced the annual rate of increase in the Consumer Prices Index (CPI) for September 2025 as **3.8%**.

Under the Pensions (Increase) Act 1971 and revaluation of pension accounts under section 9 of the Public Service Pensions Act 2013, pensions are based on the annual rate of increase in CPI in September of the previous year.

We await confirmation from Government that the revaluation and pensions increase that will apply to LGPS Active pension accounts, Deferred pensions and pensions in payment in April 2026 will be 3.8%.



## Submission of AVC payments and payroll files - reminder

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.

## LGPS employer bite-size training

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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. The 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](#)

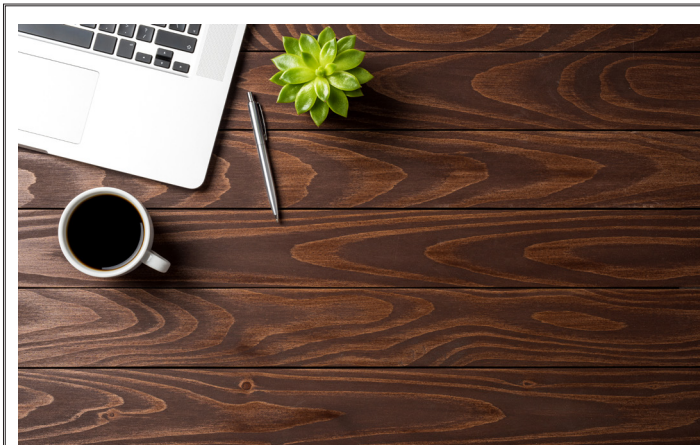
Other areas of training covered on the LGPS Regs website are:

- [FAQs for LGPS employers: Backdated pay awards](#)
- [LGPS HR Guide](#)
- [LGPS Payroll Guide](#)

## LGPS employer resources

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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.



### Employers Section - Quick Links

[Employer news articles](#)

[Employer contributions](#)

[Employer forms and guides](#)

[Admission Agreements](#)

[Policy Statements](#)

## Useful links

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

<b>Berkshire Pension Fund website</b>	<a href="https://www.berkshirepensions.org.uk">https://www.berkshirepensions.org.uk</a>
<b>Employer's Section</b>	<a href="https://www.berkshirepensions.org.uk/employers">https://www.berkshirepensions.org.uk/employers</a>
<b>National LGPS website</b>	<a href="https://www.lgpsmember.org/">https://www.lgpsmember.org/</a>
<b>LGPS Regs website</b>	<a href="https://www.lgpsregs.org/">https://www.lgpsregs.org/</a>
<b>HR Guide</b>	<a href="https://lgpslibrary.org/assets/gas/ew/HRv4.6c.pdf">https://lgpslibrary.org/assets/gas/ew/HRv4.6c.pdf</a>
<b>Payroll Guide</b>	<a href="https://lgpslibrary.org/assets/gas/ew/Pv4.6c.pdf">https://lgpslibrary.org/assets/gas/ew/Pv4.6c.pdf</a>
<b>The Pensions Regulator</b>	<a href="https://www.thepensionsregulator.gov.uk/">https://www.thepensionsregulator.gov.uk/</a>
<b>State Pension Age calculator</b>	<a href="https://www.gov.uk/state-pension-age">https://www.gov.uk/state-pension-age</a>
<b>State Pension information</b>	<a href="https://www.gov.uk/check-state-pension">https://www.gov.uk/check-state-pension</a>

## Contact us

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

<b>Jo Thistlewood</b>	Head of Fund	07523 688 812	<a href="mailto:jo.thistlewood@rbwm.gov.uk">jo.thistlewood@rbwm.gov.uk</a>
<b>Philip Boyton</b>	Deputy Head of Fund	07792 324 459	<a href="mailto:philip.boyton@rbwm.gov.uk">philip.boyton@rbwm.gov.uk</a>
<b>Rachael Granger</b>	Pension Administration Manager	01628 796 765	<a href="mailto:rachael.granger@rbwm.gov.uk">rachael.granger@rbwm.gov.uk</a>
<b>Barry Jones</b>	Deputy Pension Administration Manager	01628 796 315	<a href="mailto:barry.jones@rbwm.gov.uk">barry.jones@rbwm.gov.uk</a>
<b>Joanne Brazier</b>	Communications Manager	01628 796 754	<a href="mailto:joanne.brazier@rbwm.gov.uk">joanne.brazier@rbwm.gov.uk</a>

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