



THE ROYAL COUNTY OF  
**BERKSHIRE**  
PENSION FUND

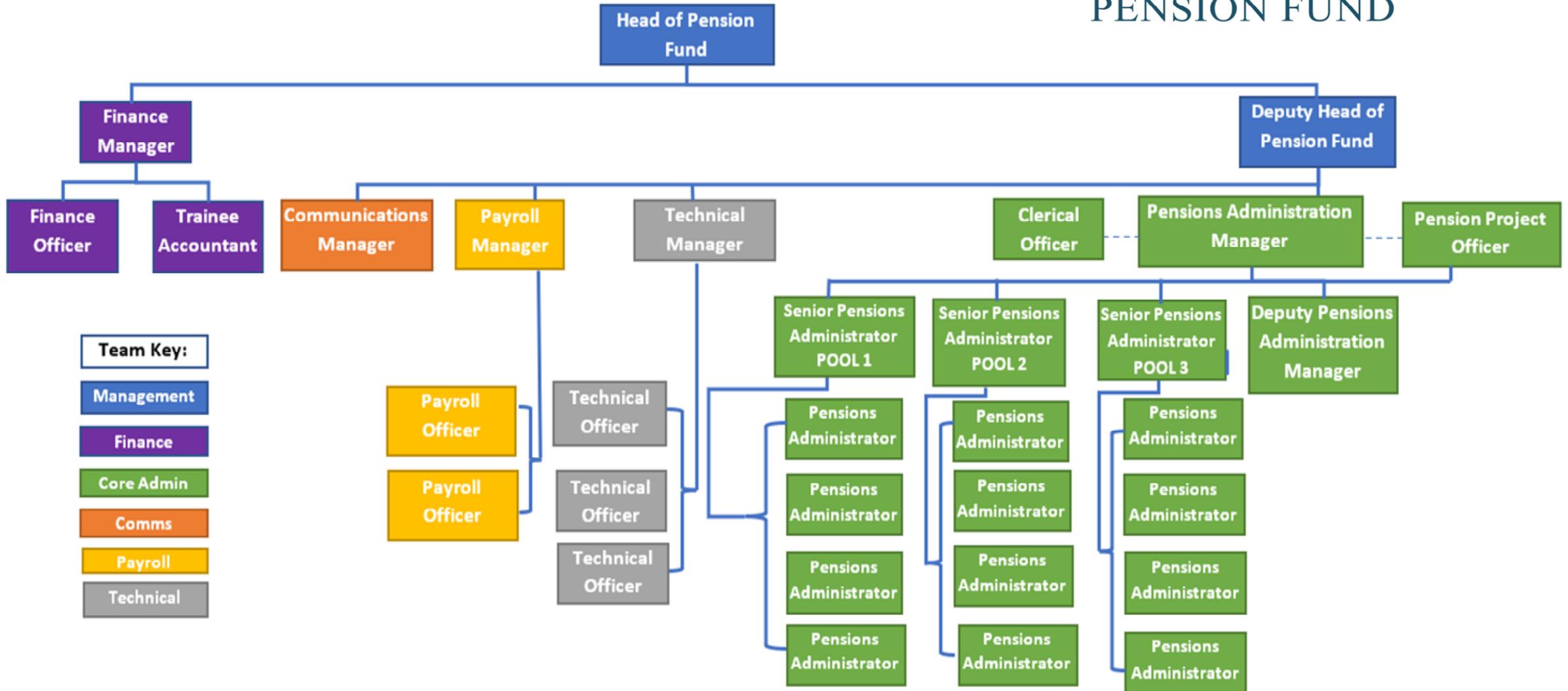
# Administration Review

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**Rachael Granger**  
Pension Administration Manager

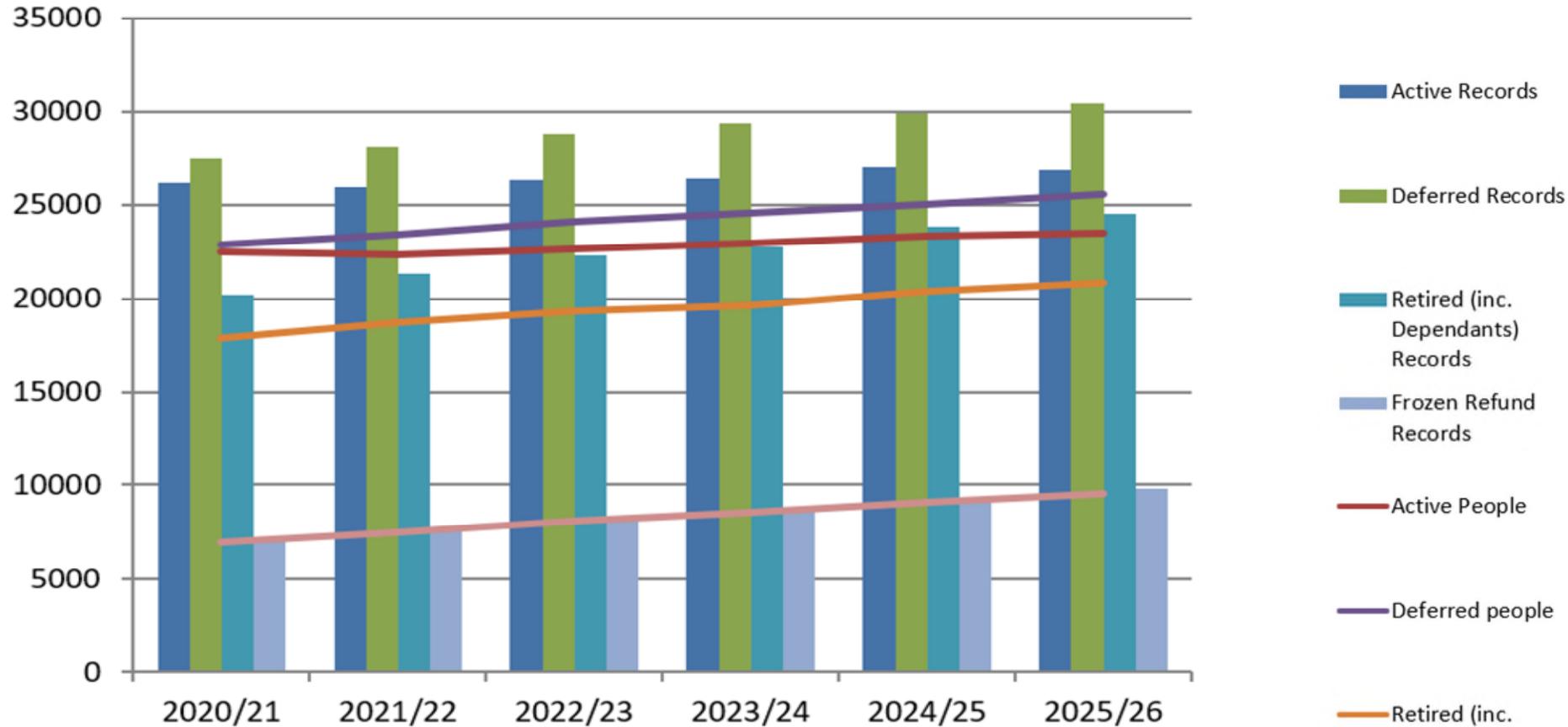


# Administration Team Structure



# Membership across the Fund

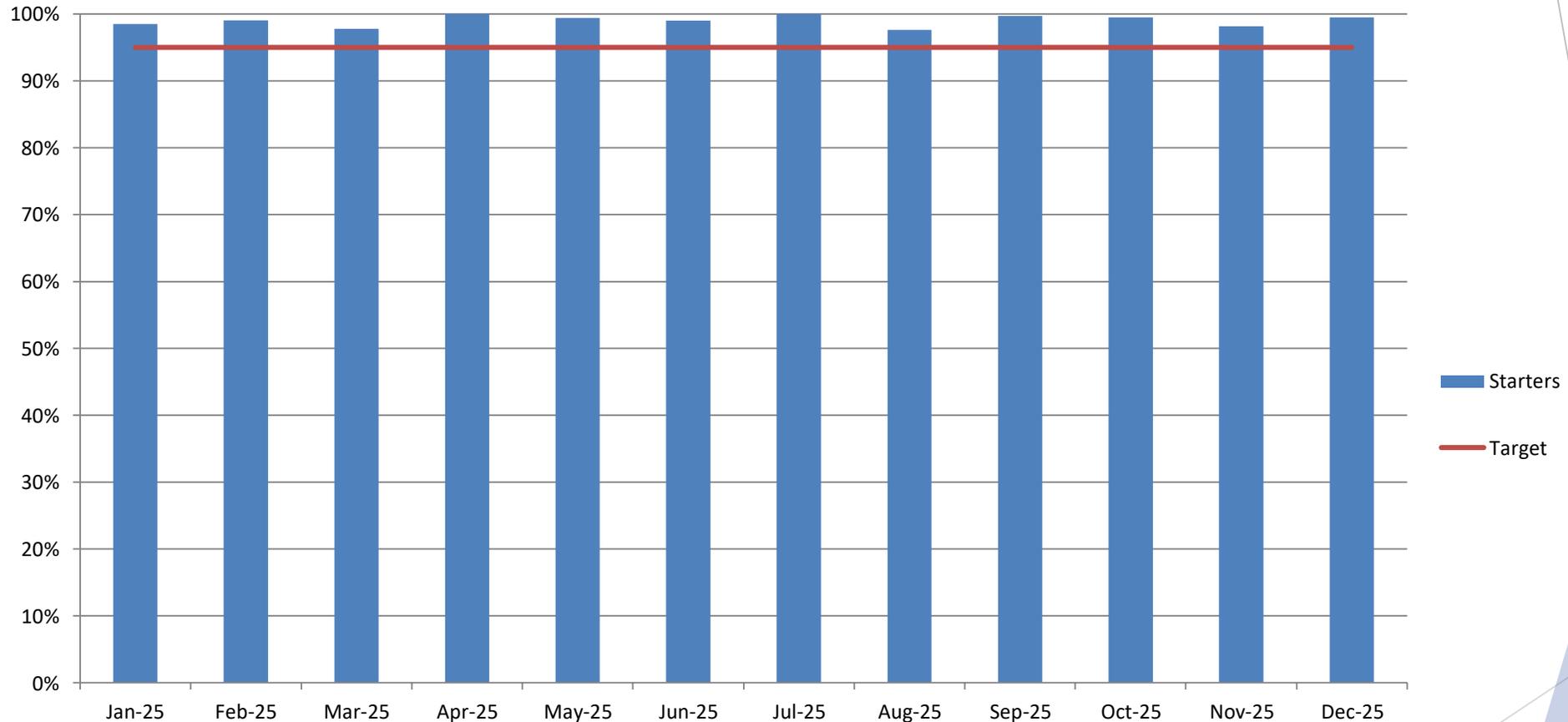
Chart 1 – Scheme membership by status



Total Membership at 31 December 2025			
Active Records	26,857	Active People	23,511
Deferred Records	30,387	Deferred People	25,530
Retired Records	24,541	Retired People	20,811
Frozen Refund Records	9,822	Frozen Refund People	9,528
<b>TOTAL</b>	<b>91,607</b>	<b>TOTAL</b>	<b>79,380</b>

# How have we been performing?

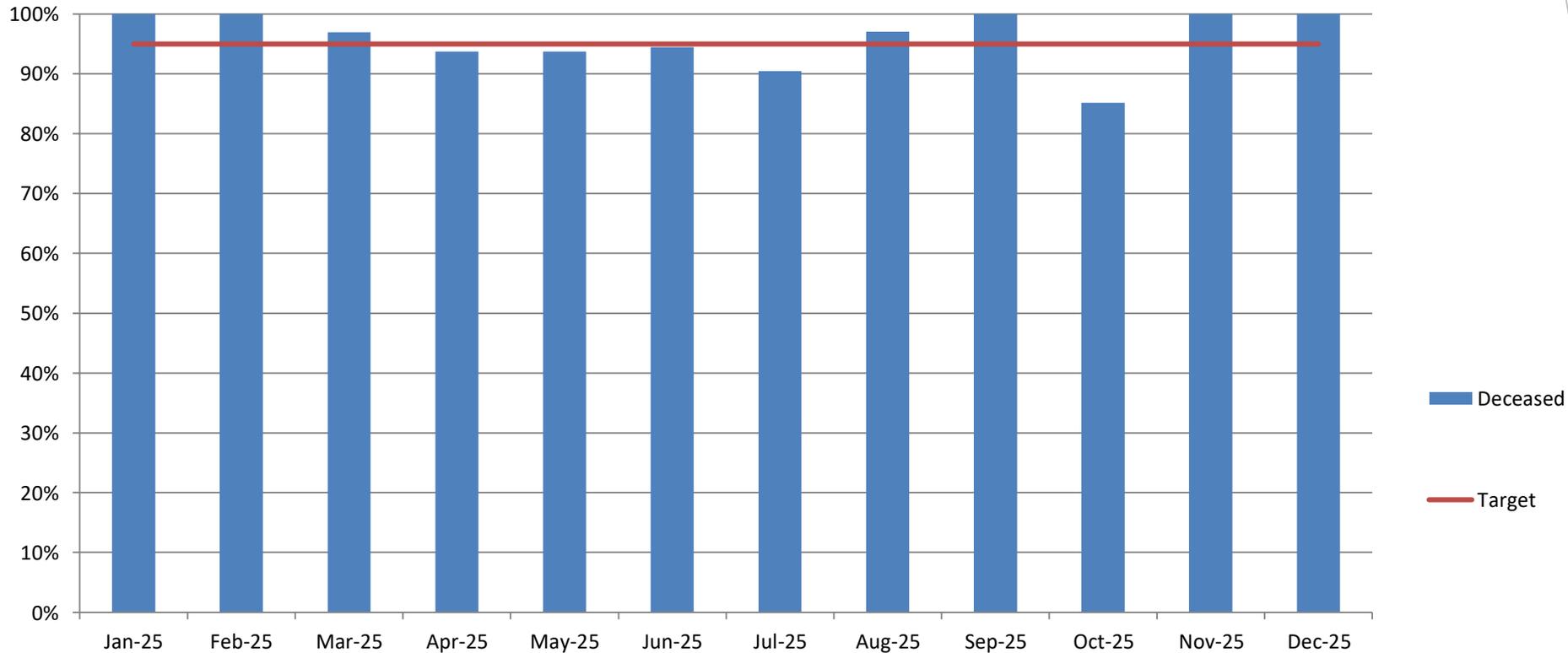
Chart 5A - KPI 1 - Starters processed within 20 working days



	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25
Starters	98.52	99.09	97.8	100	99.41	99.04	100	97.66	99.76	99.51	98.21	99.52
Target	95	95	95	95	95	95	95	95	95	95	95	95
Total	731	765	222	742	508	520	817	417	414	807	822	628

# How have we been performing?

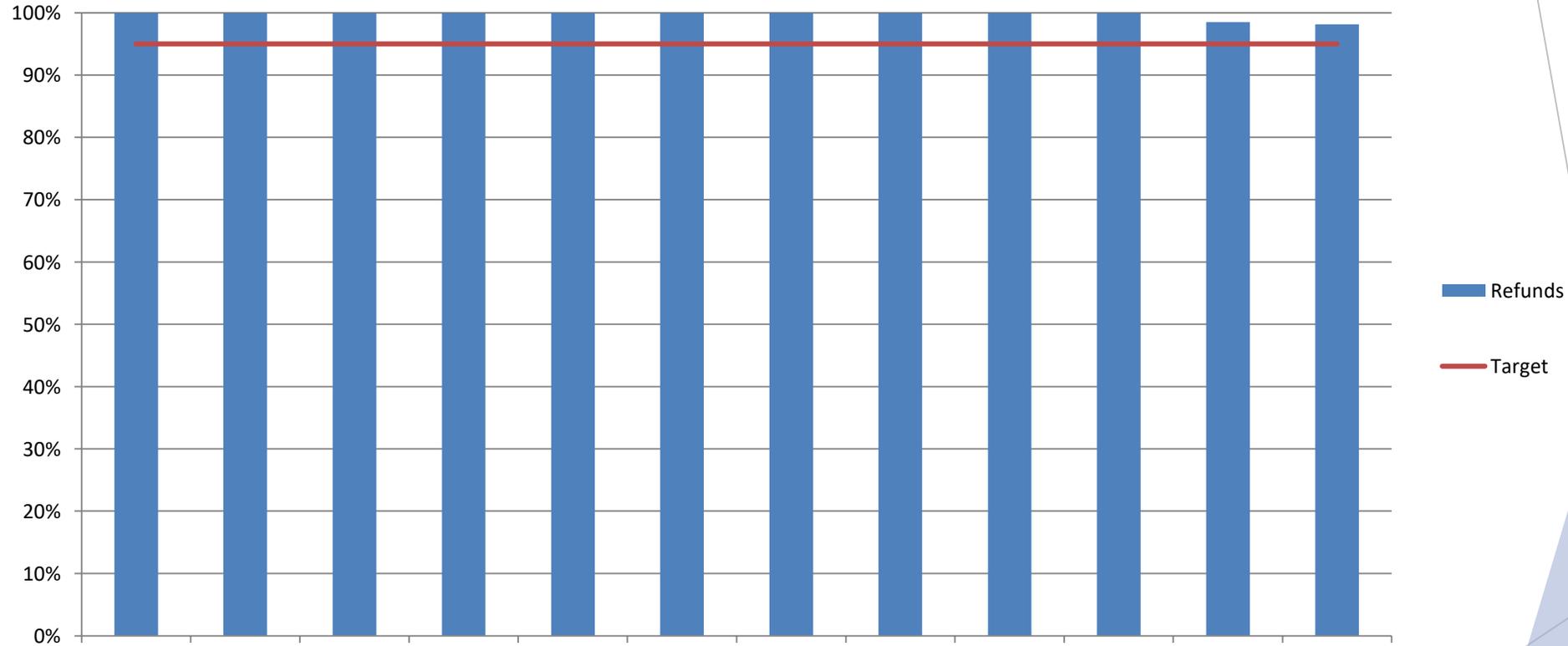
Chart 5B - KPI 2 - Deceased processed within 10 working days



	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25
Deceased	100	100	96.97	93.75	93.75	94.45	90.48	97.06	100	85.19	100	100
Target	95	95	95	95	95	95	95	95	95	95	95	95
Total	28	30	33	16	16	22	19	33	10	23	28	19

# How have we been performing?

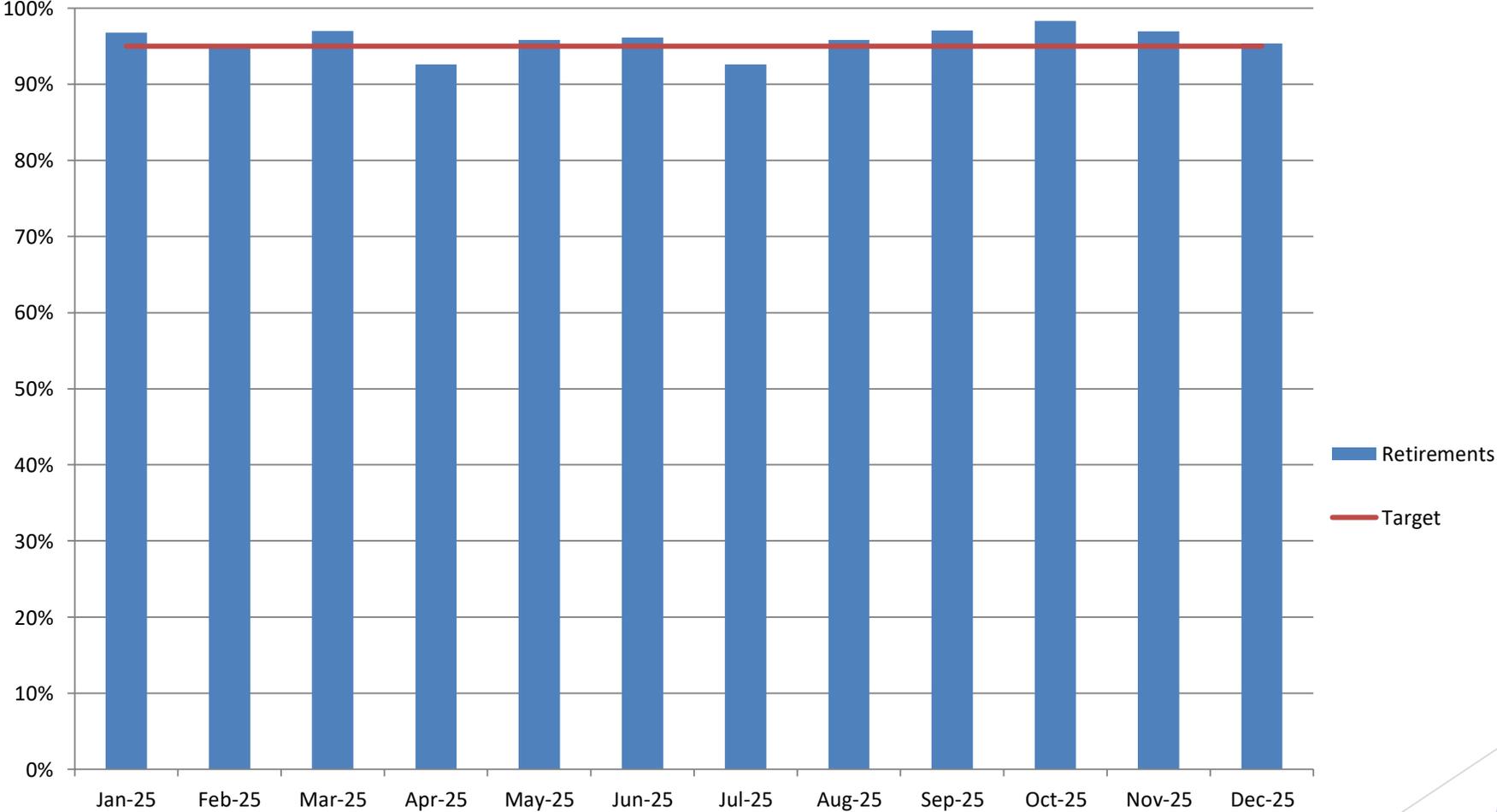
Chart 5C - KPI 3 - Refunds processed within 10 working days



	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25
Refunds	100	100	100	100	100	100	100	100	100	100	98.48	98.15
Target	95	95	95	95	95	95	95	95	95	95	95	95
Total	58	62	47	36	51	45	63	43	30	29	43	54

# How have we been performing?

Chart 5D - KPI 4 - Retirements processed within 5 working days



	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25
Retirements	96.82	95.03	97.01	92.62	95.83	96.15	92.62	95.83	97.08	98.34	96.97	95.38
Target	95	95	95	95	95	95	95	95	95	95	95	95
Total	157	161	134	149	138	125	149	138	133	178	96	65

# On-going projects and what's coming up...

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**McCloud Judgement**



**Pensions Dashboards**



**EA2P – Enhanced Admin to Payroll implementation**



**Access & Fairness**

# Communication updates 2025/2026

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**New member portal 'Engage' launched on 11 December 2025**

Upgraded member portal offering enhanced features, improved usability, and a more personalised experience

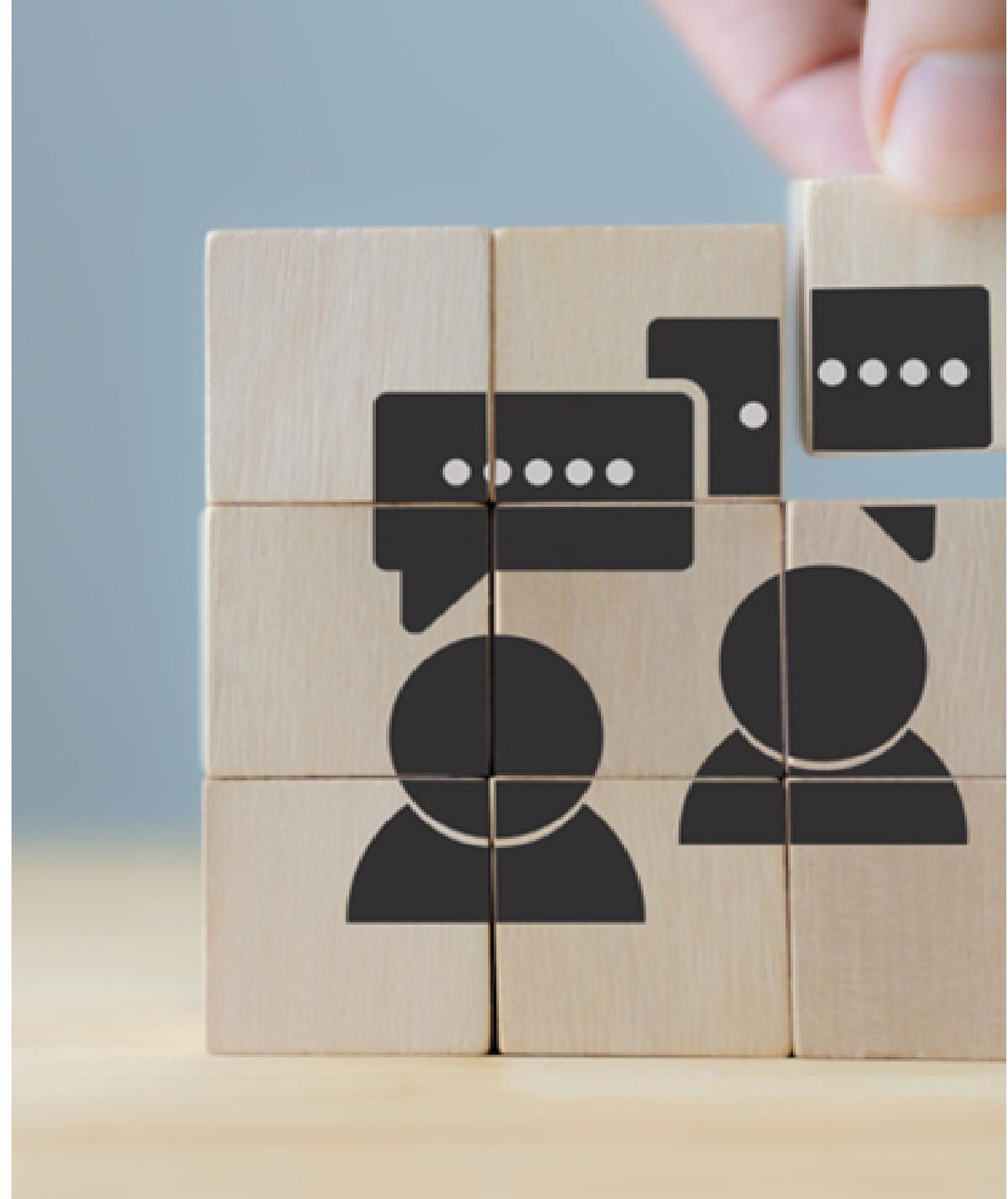


# Creating an 'Engage' account

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- All members visiting the 'Engage' portal for the first time will be prompted to **'Create an account'** (even if they had an account on our old portal)
- Once a member has created their account on 'Engage' they will be able to login using their email address as their username and the password they have created
- Each time the member logs on to 'Engage' they will receive a one-time use passcode via email
- A series of 'How To' guides are available in the Engage section of our website:

[Engage online pension portal | Berkshire Pension Fund](#)



## Manage your pension



### Documents and uploads

An archive for every document you have uploaded or posted to your pension fund.

[Go to my documents](#)



### Annual Benefit Statements

View and compare all of your previous Annual Benefit Statements in one location.

[View my statements](#)



### Expression of Wish

Manage who should receive any Death Grant lump sum which may become payable if you pass away.

[Manage my beneficiaries](#)



### Benefit calculators

Our online retirement calculators will help you work out what you're likely to receive when you retire.

[Calculate my benefits](#)



### Retirement planner

Use our retirement planner to set or edit calculations based on your expenditure vs income to help ensure your retirement matches your lifestyle.

[Plan my retirement](#)



### Latest valuation

View the most recent valuation of your pension and a detailed breakdown of your pension benefits.

[View my latest valuation](#)

# Key features of 'Engage'

## Our members can...

- ✓ Securely access their pension account
- ✓ Calculate pension estimates to future dates
- ✓ Update their **Expression of Wish**
- ✓ View current and previous **Annual Benefit Statements**
- ✓ Use a **Retirement Planner** to estimate future income needs
- ✓ View pension payslips and P60s

# Annual Benefit Statement interactive feature

New

[Video overview](#) [Pension forecast](#) [Pension breakdown](#) [Death benefits](#)

## Your 2025 pension explained

This personalised 5 minute video is unique to your pension and will walk you through the most important parts of your annual benefit statement.

[Watch the video](#)

### Learn more about this year's statement



Find out what you could get when you retire

[Discover retirement income](#)



See how your pension changed this year

[Explore pension growth](#)



Learn more about your pension death benefits

[View death benefits](#)

Users can view and compare their current and previous annual benefit statements.

A virtual assistant walks the member through the most important parts of their statement.

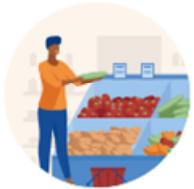
# Retirement Planner

New

## Calculate your retirement lifestyle

Everyone has different hobbies and activities they want to pursue when they retire. With our lifestyle calculator, we'll help you figure out how much you need to save to achieve the retirement you want.

Single



### Essentials covered

£1050 - £1,950 per month

This target ensures all your basic needs are covered, with some left over for fun and social occasions.

- Basic utility bills are covered
- £200 a month for food shopping
- Using public transport instead of a car
- 1 week holiday abroad every year
- £50 a month spending money



### Living comfortably

£1,950 - £3,100 per month

This gives you more flexibility in retirement and gives you more to spend on leisure activities.

- Basic utility bills are covered
- £300 a month for food shopping
- Enough to run and maintain your own car
- 2 weeks abroad on holiday every year
- £100 a month spending money



### Luxurious retirement

£3,100+ per month

This target lifestyle that allows you to be more spontaneous with your money and go on more holidays.

- Basic utility bills are covered
- Roughly £550 a month for food shopping
- Enough to buy a new car every 5 years
- 3 weeks abroad on holiday every year
- £150 a month spending money

### Rent & Mortgage

£ 0

### Holiday Fund

£ 200

### Medical Costs

£ 0

Members can use a lifestyle calculator to estimate how much income they may need in retirement.

The planner consists of a three-step process that shows the member the amount of income required at retirement based on their preferred lifestyle.

# Member communications

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**48** member engagements held in 2025/2026

Over **950** scheme members seen at these events

An average of **680** calls received each week

Over **300** emails received to our helpdesk each week



## Regular communications

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- Regular quarterly employer newsletter - *'Inscribe'*
- **Berkshire Pension Fund website**
  - [Employers | Berkshire Pension Fund](#)
  - [Members | Berkshire Pension Fund](#)
- **New starter induction support**
- **Support with employer events**
- **1:1 pension appointments for staff over Teams or in person**
- **Technical team** to support with i-Connect and year-end [\*\*Technical@rbwm.gov.uk\*\*](mailto:Technical@rbwm.gov.uk)
- **Communications helpdesk:** [\*\*pension.comms@rbwm.gov.uk\*\*](mailto:pension.comms@rbwm.gov.uk)
- **Regular member newsletters**
- **LGPS Regs website** training, guides, regulations [\*\*LGPS Regulations and Guidance\*\*](#)