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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).

2026/2027 LGPS updates

Contribution bandings 2026/2027

Below are the employee contribution bands, which are 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.

Band	Actual pensionable pay for an employment	Main Section	50/50 Section
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%



50/50 Section

If you have any employees who are in the 50/50 section you must re-enrol them into the MAIN section of the scheme if the following occurs:

- the member returns to work following a period of unpaid leave
- you go through your auto-enrolment/re-enrolment process

The [50/50 election form and factsheet](#) is available from our website.

Example - MAIN section versus 50/50 section based on an annual salary of £20,000.

Scheme Section	MAIN	50/50
Percentage contribution per month	5.8%	2.9%
Annual pension build up	£408.16	£204.08
Death in service grant	£60,000	£60,000

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.

New APC limit - 2026/2027

Under the LGPS regulations members can elect to purchase additional annual pension through the payment of **Additional Pension Contributions (APCs)**.

The maximum amount of additional annual pension that can be purchased under the LGPS can change every April to reflect the rise in cost of living. Please note the maximum amount of additional annual pension which can be purchased from 1 April 2026 has increased to **£9,054** (the 2025/26 APC limit was £8,903). Scheme members can calculate the cost of buying additional annual pension by using an online calculator to provide a quotation:

- [LGPS APC online calculator](#)

In addition regulation 31 gives a Scheme employer the discretion to award an active member of the Scheme additional annual pension up to a value of £9,054.

The cost of providing additional pension is determined in accordance with actuarial guidance issued by the Government Actuary's Department (GAD). If you were considering this as a scheme employer you will need to be fully aware of the cost implications in awarding any additional pension.

The discretion to award additional pension in this way forms part of your policy statement which should be regularly reviewed and kept up to date.

Annual CARE pension revaluation

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.

As the Consumer Prices Index (CPI) for September 2025 was 3.8%, active member pension accounts were revalued by **3.8%** with effect from 6 April 2026.



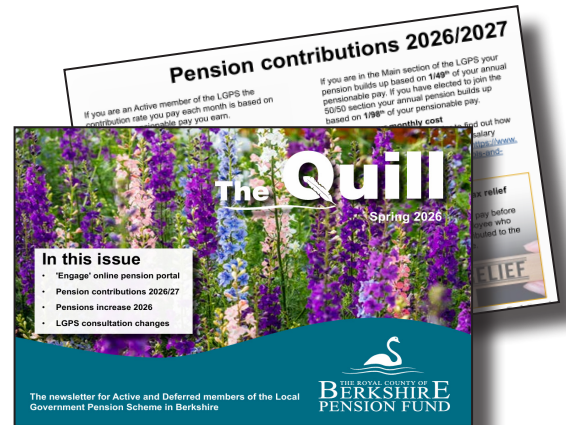
Spring 2026 member newsletter published

The Spring 2026 edition of our Active and Deferred member newsletter - *The Quill* - has been published and is available to view [on our website](#)

What's inside the latest issue...?

- Pension contributions 2026/2027
- Pensions increase 2026
- LGPS consultation changes
- Retirement reminders
- 'Pensions Dashboards' update

Please could we ask you to communicate the availability of this newsletter to your active employees to advertise this for us.



Upgraded member portal

As a reminder our online member portal - '**Engage**' is now live.

Members visiting 'Engage' 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](#)

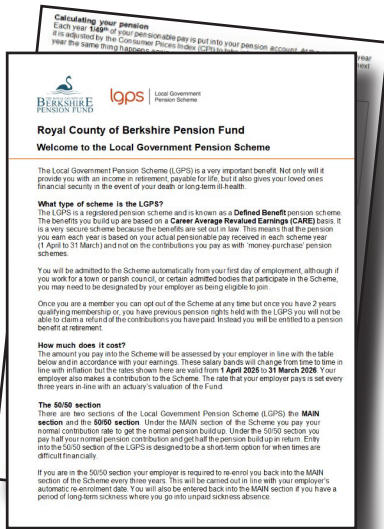
[Engage account - managing your beneficiaries](#)



LGS1B - Brief guide to the LGPS

As part of an employee's appointment process a Scheme Employer should provide new employees with a copy of the short scheme guide (LGS1B) alongside their contract of employment. The LGS1B provides a summary of the LGPS and what it can provide for members. The 2026/2027 LGS1B can be downloaded from the Employer Forms section of our website. Please include this factsheet in contracts of employment commencing from **1 April 2026**:

[LGS1B - Brief guide to the LGPS 2026/2027](#)



The LGS1B highlights the benefits of being a member of the LGPS and provides a brief overview of:

- **The cost of being a member of the LGPS**
- **What type of Scheme is the LGPS?**
- **The 50/50 Section**
- **Transferring former pension rights**
- **'Engage pension portal**
- **Death in service information**

Updated forms and guidance for 2026/2027

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 2026/2027 and are available on our website.

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

pension funds

Fund valuation 2025

Message from the Head of Pension Fund

Dear colleagues

I am very pleased to announce that the 2025 triennial valuation of the Royal County of Berkshire Pension Fund has now been concluded.

The final valuation report, which includes the Rates and Adjustment Certificate, showing all employer contribution rates for the three years starting 1 April 2026, has now been [published on the Fund's website](#).

We have also updated the website to include an archive of [previous valuation reports, dating from 2004](#).

The Funding Strategy Statement relating to the 2025 valuation has also been [uploaded onto the Fund's website](#).

This has been a mammoth task, and I'd like to express my thanks to the Pension Fund Team, the actuary, Barnett Waddingham, and all employers for their engagement, support and patience.

The publication of the above reports does not mean that our engagement with employers is over until the next valuation.

I have already committed to meeting with a number of our employers within the next six months, but would welcome contact from any employer (or group of employers) that would like to discuss anything in relation to the Fund.

Please contact us, either directly to me jo.thistlewood@rbwm.gov.uk
Philip Boyton, Deputy Head of Fund, philip.boyton@rbwm.gov.uk or via our helpdesk info@berkshirerpensions.org.uk to ask any questions or set up a meeting.

Kind regards

Jo Thistlewood

Jo Thistlewood
Head of Pension Fund



Employer contribution rates

Please ensure you are deducting the correct employer contribution rate from 1 April 2026.

You should have already received an e-mail 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 2026 please contact:

lgps@rbwm.gov.uk 01628 796 705

The 2026/2027 contribution return and accompanying guidance notes can be found in the [Employer Forms and Guides](#) section of our website:

- [Contribution return guidance 2026/2027](#)
- [Contribution return form 2026/2027](#)

Councillors Pension Scheme

As previously reported the Government has confirmed that it will extend the LGPS to councillors and mayors in England. This change will give access to the LGPS to:

- **all mayors and deputy mayors in England**
- **all councillors at principal authorities in England, and**
- **all London Assembly members**

The change will not apply to town and parish councillors, who will remain ineligible for admittance to the LGPS.

The updated regulations come into force on **11 May 2026**, aligning with the first Monday following the local elections. From this date, eligible elected members will be able to join the LGPS on an opt in basis, in accordance with regulation 3(6) of the Local Government Pension Scheme Regulations 2013.

We will be sending a separate communication to our Unitary Authorities shortly, providing further information about the Councillors' Pension Scheme. This will include an opt-in form and an introductory leaflet.



Leave of Absence - change in process

As previously reported the LGPS Access and Fairness consultation changes have come into force from 1 April 2026.

The changes mainly affect the responsibilities of scheme employers concerning leave of absence reporting and pensionable pay calculations, particularly for child related leave. It is therefore, of key importance that you take the time to read and store this communication for future reference whilst also sharing with your colleagues in HR and Payroll that you deem appropriate to share it with for their information and future reference.

We have provided details below relating to the main changes around leave of absence:

Authorised unpaid leave – under 15 days

Pension contributions are compulsory in a period of authorised unpaid leave of less than 15 days that starts on 1 April 2026 or later.

Effective Date of Change: 1 April 2026

These changes only affect a period of authorised unpaid leave that starts after 31 March 2026. The existing rules continue to apply to a period of authorised unpaid leave that started before 1 April 2026.

Impact of the change:

Pension contributions are compulsory in a period of authorised unpaid leave of less than 15 days that starts on 1 April 2026 or later. The 15 days are calendar days.

There is no adjustment for working days or in respect of members who work part time when working out whether an unpaid break is less than 15 days.

Members will no longer need to apply to buy back pension lost during a short authorised unpaid break. This change does not apply to a period in which the member is unpaid because of a trade dispute (strike).

The compulsory contributions are based on 'lost pensionable pay'. This is the pay the member would have received if they had been at work receiving their 'normal' pay instead of taking unpaid leave. 'Normal' pay is based on the member's contractual pay.

Member contributions are based on their normal contribution rate. If the member was paying reduced contributions immediately before the unpaid period because they had elected to join the 50/50 section of the scheme, the reduced rate also applies when working out the compulsory pension contributions the member must pay in respect of the unpaid period

There is no need for employers to submit any additional data to the Berkshire Pensions team when a member takes authorised unpaid leave of less than 15 days.

Authorised unpaid leave – 15 days or more

A new type of arrangement to buy back pension 'lost' during a period of authorised unpaid leave is introduced. These arrangements are known as Qualifying Additional Pension Arrangements or QAPAs. The cost of a QAPA and the pension purchased through a QAPA are different from those associated with existing Additional Pension Contribution contracts.

Effective date of the change: 1 April 2026

Transitional arrangements set out in regulation 6(3) and 8(2) of the 2026 Amendment Regulations mean that these changes only apply to periods of authorised leave of over 14 days that started after 31 March 2026. The existing rules continue to apply to authorised breaks that started before 1 April 2026.

Impact of the change:

Qualifying Additional Pension Arrangements (QAPAs) are introduced to the regulations.

A QAPA is an arrangement to buy back pension lost during an authorised absence. An arrangement is a QAPA if:

- the continuous unpaid absence with permission lasted more than 14 days
- the absence was not due to illness, injury, child-related leave or reserve forces leave
- the member elects to pay additional pension contributions to cover all or part of the unpaid absence
- the member makes that election while they are in the same employment they were in when they were absent and within a year of returning to work after the absence the employer may allow a longer period for the member to make an election

The period of absence that a QAPA relates is known as the 'qualifying period of absence'.

The additional pension credited to a member with a QAPA is 'qualifying additional pension'.

The 14 days are calendar days. There is no adjustment for working days or in respect of members who work part time when working out whether an unpaid break is more than 14 days.

If an authorised unpaid absence lasts longer than 14 days, no compulsory contributions should be deducted. The member can choose whether to pay contributions to cover the period. The rules that apply when an authorised absence is less than 15 days do not apply to the first 14 days of a longer absence.

QAPA Calculator

The Local Government Association (LGA) have published a calculator for employers to use to offer a member the opportunity to pay a QAPA to cover an authorised unpaid period of leave that lasted for 15 days or more. [The QAPA calculator is available to download from our Berkshire Pension Fund website.](#)

The spreadsheet includes general notes about the rules that apply to an authorised absence of 15 days or more that started on 1 April 2026 or later. It also includes notes about how to use the spreadsheet.

There are 6 tabs on the QAPA calculator spreadsheet:

Tab 1 – General Notes

Tab 2 – Spreadsheet Notes

Tab 3 – Inputs

Tab 4 – Member Lump Sum only

Tab 5 – Member Options

Tab 6 – Info for LGPS Fund

For more information on the changes introduced from 1 April 2026 please refer to the [LGA Bulletin: 276](#). Information relating specifically to Leave of Absence can be found from **pages 17 to 30**.

Employers will need to advise their members of their pension options when they take an authorised period of unpaid leave for more than 15 days duration.

The employer should tell the member:

- dates of the unpaid break
- the member cost to cover the unpaid period
- the cost per pay period if the member chose to pay by regular contributions over a year (or two years, three years etc where the amount is large)
- the additional pension the member would be entitled to if they make the payments, and the additional pension to be credited each Scheme year if paying by regular contributions

If the member elects to enter into a QAPA, the employer will need to share this information with the Berkshire Pension team and include the following information:

- the employer contributions payable
- if paying by lump sum, when that will be paid
- if paying by regular contributions, pay frequency, member and employer contributions per pay period and the length of the contract

Where a member elects to enter into a QAPA, please ensure you send a copy of the member's election and the 'Info for LGPS fund' tab from the spreadsheet to the Berkshire Pension team. You can send this to our helpdesk email: info@berkshirepensions.org.uk

Child-related leave

Relevant child-related leave in the LGPS means:

- **ordinary maternity or adoption leave** – normally the first 26 weeks
- **paid additional maternity or adoption leave** – normally week 27 to week 39
- **unpaid additional maternity or adoption leave** – if the unpaid period started 1 April 2026 or later
- **paid shared parental leave**
- **unpaid shared parental leave** – if the unpaid period started 1 April 2026 or later
- **paternity leave**
- **bereaved partner's paternity leave**
- **paid parental bereavement leave**, and
- **paid neonatal care leave**

During a period of relevant child-related leave, the member's pension is usually worked out based on their Assumed Pensionable Pay (APP). APP is a notional figure that is used to make sure the member's pension is not affected by the pay reduction.

Under the regulations members will no longer need to buy back 'lost' pension for any period of unpaid additional maternity leave, unpaid additional adoption leave (weeks 27 to 52) or unpaid shared parental leave that starts from 1 April 2026 or later.

Members will continue to build up pension during this time as if they were receiving normal pay.

Employer Actions:

As an employer you will need to apply APP to unpaid additional elements of child related leave (maternity, adoption, shared parental leave).

APP will apply during these periods in the same way as it applies during any current period of child-related leave:

- the member pays contributions on any pay that they receive
- the employer pays contributions on APP
- the employer reports APP as the member's pensionable pay to the administering authority for the period

This does introduce a new circumstance in which a member in the 50/50 section must move to the main section. A member in the 50/50 section moves to the main section at the beginning of the pay period after the day they go onto no pay during child-related leave.

Detailed guidance on the calculation of APP is provided as a [bite-size training module](#) on the LGSRegs website

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.

If you haven't already done so please submit your completed year end file to technical@rbwm.gov.uk

We have provided a timetable below for reference:

Year End 2026 Timescales	
31 March 2026	The end of the Scheme Year
By 17 April 2026	All year end files to have reached the Pension Fund
During 1 April 2026 to 31 May 2026	The Pension Fund to process year end files
During 1 April 2026 to 15 June 2026	Scheme employers to respond to year end queries within two weeks
During 1 April 2026 to 31 July 2026	The Pension Fund to process responses from scheme employers
During 1 August 2026 to 31 August 2026	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: technical@rbwm.gov.uk	



Pension

i-Connect data submissions

As a reminder 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 April 2026 must be submitted by 16 May 2026.



Payroll Month	i-Connect Submission Deadline
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
September 2026	16 October 2026
October 2026	16 November 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.

Employer meeting recording 2026

We held our 2026 Employer Meeting on 18 March (online and in person).

[A recording of the meeting is available to view on our website](#) along with the accompanying presentation slides. The recording is unlisted on You Tube so it is not in the public domain.

If you have any questions about anything discussed at the meeting please do not hesitate to contact us.



LPPI grows to 9 partner funds

The Fund is pleased to announce the conclusion of the new pooling arrangements, with the Fund being one of nine partner funds in the Local Pensions Partnership Investments (LPPI) pool, which has combined assets under management of £57 million.

[LPPI](#) was established in 2016 to enable UK Local Government and Public Sector schemes to pool resources and improve management of their assets for the benefit of employers and their scheme members

A tremendous amount of work has been undertaken in the last six months to achieve this, and the Fund is looking forward to this new collaboration.



‘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.

Shared Cost AVCs - reminder

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**.

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.

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. The courses available are:

- [Assumed Pensionable Pay \(APP\)](#)
- [Final Pay](#)
- [Active member ill-health retirement](#)
- [Deferred \(former\) member ill-health retirement](#)

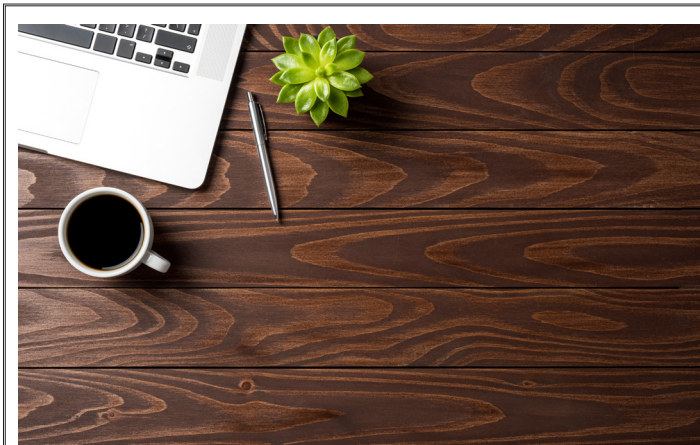
The above courses are available on the [LGPS Regs website](#)

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

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:

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/HRv4.6c.pdf
Payroll Guide	https://lgpslibrary.org/assets/gas/ew/Pv4.6c.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

Contact us

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

Jo Thistlewood	Head of Fund	07523 688 812	jo.thistlewood@rbwm.gov.uk
Philip Boyton	Deputy Head of Fund	07792 324 459	philip.boyton@rbwm.gov.uk
Rachael Granger	Pension Administration Manager	01628 796 765	rachael.granger@rbwm.gov.uk
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

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