

# The Scribe

Spring 2026

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The newsletter for Retired members of the Local Government Pension Scheme in Berkshire and their Dependants



THE ROYAL COUNTY OF  
**BERKSHIRE**  
PENSION FUND

# Welcome

Welcome to the Spring 2026 edition of **The Scribe** - the newsletter for Retired and Dependant members of the Royal County of Berkshire Pension Fund. We hope this newsletter finds you well.

This edition of **The Scribe** features the latest LGPS pension news and updates including confirmation of the pensions increase percentage applied from 6 April 2026 on page 3. A separate pensions increase letter will be posted to you in due course confirming the current value of your Gross annual pension for the year ahead.

We are pleased to announce that our upgraded pension portal, '**Engage**', is now live. Guidance on how to create your online account can be found on page 4.

If you have any questions about your Berkshire pension please do not hesitate to contact us.

Best wishes,

**Simon Bond**

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

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# Pensions increase 2026

Your Berkshire pension is reviewed each year in line with the Pensions Increase Order which is currently linked to the **Consumer Prices Index (CPI)**.

The increase is measured by the September to September adjustment in the CPI and is applied to your pension from the following April. For 2026 the increase is **3.8%** and this will take effect from **Monday 6 April 2026**.

Effective Date	Percentage Increase
<b>6 April 2026</b>	<b>3.8%</b>
<b>7 April 2025</b>	<b>1.7%</b>
<b>8 April 2024</b>	<b>6.7%</b>
<b>10 April 2023</b>	<b>10.1%</b>

## A note about Guaranteed Minimum Pension(GMP)

If your pension includes a pre-6 April 1988 element of GMP any increase due on this will be paid by the State.

If your pension includes a post-5 April 1988 element of GMP the Pension Fund will pay an increase of up to 3% on this element for 2026. Any pre-6 April 1988 and post 5-April 1988 GMP value will be deducted from the total annual pension the Fund pays to you before the increase is applied.

If your pension began **before 22 April 2025** you will receive an increase of up to 3.8%. If your pension began on or **after 22 April 2025**, you will receive a proportionate increase in line with the table below:

Pensions commencing before 22 April 2025		3.8%
22 April 2025	21 May 2025	<b>3.48%</b>
22 May 2025	21 June 2025	<b>3.17%</b>
22 June 2025	21 July 2025	<b>2.85%</b>
22 July 2025	21 August 2025	<b>2.53%</b>
22 August 2025	21 September 2025	<b>2.22%</b>
22 September 2025	21 October 2025	<b>1.9%</b>
22 October 2025	21 November 2025	<b>1.58%</b>
22 November 2025	21 December 2025	<b>1.27%</b>
22 December 2025	21 January 2026	<b>0.95%</b>
22 January 2026	21 February 2026	<b>0.63%</b>
22 February 2026	21 March 2026	<b>0.32%</b>



# Welcome to 'Engage'

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

All members visiting the 'Engage' portal for the first time will be prompted to '**Create an account**'.

Once you have created your account on 'Engage' you will be able to login using your email address and password.

Visit the 'Engage' portal and follow the on-screen instructions.



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

- Access to your pension account **24/7**
- Calculate your own pension estimates using our **Benefit Calculator**
- Estimate your future retirement income with Engage's **Retirement Planner**
- Access your current and past **Annual Benefit Statements**
- Keep your **personal details** and **beneficiary information** up to date
- Use the secure **document upload** facility
- View your **pension payslips** and **P60** information online

# Creating your 'Engage' account

1 Visit our Engage website page and select **'Create an account'**.

2 Tick the box and select **'Let's begin'**

3 Enter your Surname, Date of birth and National Insurance number - click **'Submit'**

4 If the information you have submitted matches the data held on our pension records you will be sent an email to the email address we hold for you on file. Please check your spam and junk folders for this email. If you haven't received the email within 10 minutes of entering your details please contact us for assistance. If we do not hold an email address for you on file we will send an activation code in the post to enable you to complete your registration

5 You will be asked to create a password – your password must contain:  
**1 number, 1 uppercase letter, 1 lowercase letter and 1 special character.** Click **'Submit'**

6 A **6-digit code** will be sent to your email address

7 Enter the 6-digit code you have received and click **'Continue'**

Your account has now been created and you can login to 'Engage'.

Each time you login you will be sent a one-time 6-digit passcode to your email address.

When creating your login details we recommend that you use your personal email address rather than a work one.

Visit [www.berkshirerpensions.org.uk](http://www.berkshirerpensions.org.uk) for more information on 'Engage' and to create your account.

# Budget 2025 response

The Chancellor delivered the 2025 Budget in November. As part of the announcements, the Government confirmed that a cap will be introduced on the National Insurance savings available to both employers and members when pension contributions are made through a salary sacrifice arrangement. This limit is scheduled to take effect 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 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.

**As a retired/dependant scheme member, we acknowledge that this budget announcement will not impact the payment of your pension. However, we are sharing this update as it may be of interest if you are employed in Local Government elsewhere.**

# Pension pay dates

Your Berkshire pension is paid into your chosen bank or building society account on the last working day of the month. We have detailed below your pension payment dates for the next 12 months for your convenience.

2026
Thursday 30 April 2026
Friday 29 May 2026
Tuesday 30 June 2026
Friday 31 July 2026
Friday 28 August 2026
Wednesday 30 September 2026
Friday 30 October 2026
Monday 30 November 2026
Thursday 31 December 2026
2027
Friday 29 January 2027
Friday 26 February 2027
Wednesday 31 March 2027

Please note these pay dates apply to UK bank accounts only.

## Monthly Pension Payslips

You can view and download your monthly payslip through your online 'Engage' account.

Payslips become available to view from the payment date each month.

If you have any queries relating to your monthly pension please contact the payroll team.

**Living overseas...**if you live overseas you can request to have your monthly pension paid into an account in the country of your residence.

This service is provided by Western Union and you may find this method of payment more convenient than having your pension paid into an account in the UK.

# LPP investments *update*

The Royal County of Berkshire Pension Fund is a member of the Local Pensions Partnership (LPPI), one of the major investment pools established under the Government's initiative for LGPS Funds.

In October 2025 LPPI announced that it had welcomed six new LGPS partner funds, helping to fulfil the next step of the Government's 'Fit for the Future' initiative.

The six new LGPS partner funds increase the pool to nine LGPS partner funds, with Assets Under Management of £54bn (up from £23bn).

The **Devon, Avon, Dorset, Somerset, Cornwall** and **Environment Agency** pension funds have chosen LPPI as their preferred LGPS pool following an extensive due diligence process.

They join LPPI's existing three partner funds: **Lancashire County Pension Fund**, the **London Pensions Fund Authority** and the **Royal County of Berkshire Pension Fund**.



# Updated Responsible Investment policy

At the Pension Fund Committee meeting on 8 December 2025, the Fund's Responsible Investment Policy 2025 was adopted. The updated policy can be found in the Policies and Reports section on our website:

<https://www.berkshirerensions.org.uk/policies-and-reports/pension-fund-policies>

The Fund considers itself a Responsible Investor, recognising that environmental, social and governance (ESG) considerations, including non-financial factors, can impact financial performance.

Accordingly, it aims to ensure these considerations are integrated into investment analysis, engagement, and stewardship in a proportionate and pragmatic way, to secure sustainable investment returns in line with its primary objective to safeguard the pensions of its members and beneficiaries.

In accordance with its updated Responsible Investment Beliefs, other than companies involved in the manufacture of controversial weapons and extractive fossil fuel companies, the Fund does not specifically exclude any industrial sectors or specific companies from its investment portfolio, preferring constructive engagement over divestment, using its shareholder rights to influence corporate behaviour.

The revised policy includes new Responsible Investment Beliefs covering how the Fund responds to public concern and how it considers current and future investments in Conflict-Affected and High-Risk Areas, working with its investment pool company, LPPI, and its partner funds within the pool to achieve suitable outcomes.

Should you have any questions on the revised Responsible Investment Policy, please contact **Jo Thistlewood, Head of Pension Fund**, by email [jo.thistlewood@rbwm.gov.uk](mailto:jo.thistlewood@rbwm.gov.uk)



# Spend more time doing what you love...

Your time is precious. Whether that's spent on hobbies, staying active, relaxing or creating lasting memories with loved ones.

As a retiree you've got all the time in the world to spend doing whatever you love. But, are you making the most of your free time, doing all the things you promised yourself when planning your retirement?

## Maximise your free time with CSSC

CSSC is a not-for-profit, health and wellbeing, membership organisation, providing discounted days out, sports, wellbeing and exclusive savings to over 130,000 retired and serving members of the civil service, public sector and their families.



Among the 4,000+ benefits and savings their members enjoy:

- **FREE year-round family entry** with up to 6 kids, to all **English Heritage** and **Cadw sites**
- **FREE unlimited entry** to **Kew Gardens** and **Wakehurst sites**
- **Saving up to 33% off gym memberships** at over 3,000 gyms, spas and leisure centres
- **Huge discounts off family days out** to theme parks, cinemas and zoos
- **Up to 10% cashback** at thousands of popular online and high street retailers
- **Over 40 different sports clubs and communities** to join and connect with
- **FREE access to CSSC Life**, a health and wellbeing app, loaded with courses, classes and content

On average CSSC members save over £500 a year doing more of the things they love, with the people they love.

# ...with CSSC

## What does being active mean to you?

For some it's keeping the garden tidy, training for a marathon or teaching the grandchildren to ride their bike. For others it's interrailing across Europe, going back to school or volunteering at their local hospice.

However you like to stay active, CSSC can help you grow your passions and find your community of like-minded people.

Join thousands of retired members in their active communities, for loads of opportunities to play sport, volunteer, learn new skills and explore the world.

## How can you join?

As a former or current member of the civil service or public sector, you are eligible to join CSSC and make use of their exclusive benefits, perks and savings.

If you're retired or drawing a pension you benefit from a discounted monthly fee of just £5.49/month, which you can pay by monthly Direct Debit or one simple annual payment of £65.88. That's less than 20p a day to save hundreds of pounds a year.

Find out more at

[www.cssc.site/berkshirepensionfund](http://www.cssc.site/berkshirepensionfund)

or telephone 01494 888 444



# LGPS consultation changes

The last few months has seen the Ministry of Housing, Communities and Local Government (MHCLG) launch several consultations that are likely to impact the LGPS regulations in the years to come, these consultations asked for the views and opinions on planned changes to the LGPS in England Wales from LGPS Pension Funds, employers and software providers.

One of these consultations - '**LGPS Access and Fairness**' ran from 15 May 2025 to 7 August 2025 and sought to address perceived inequalities in the treatment of LGPS members and their dependants, particularly in relation to survivor benefits and lump sum death grants. It also covered proposed amendments to LGPS forfeiture provisions and several additional points.

Priority will be given to changes, expected from **1 April 2026**, where the government believes there is existing discrimination. These being:

- Survivor benefits and death grants
- Gender pension gap (unpaid absences)
- McCloud Remedy updates
- Lifetime Allowance
- Combined County Authorities as Scheme Employers

More about the upcoming changes will be shared with members via the Pension Fund's website and newsletters as soon as further details become available.



# Fund valuation

Every three years the Pension Fund undergoes a 're-valuation' of its assets and liabilities.

The valuation is a health check to see if the Fund's assets are sufficient to meet its liabilities. It is carried out by the actuary to the Fund, **Barnett Waddingham LLP**.

The key purpose of the valuation is to set employer contribution rates for the forthcoming valuation period - **1 April 2026 to 31 March 2029**.

The full valuation report will be published shortly on our website: <https://www.berkshirerpensions.org.uk/policies-and-reports>



# P60 2026

Your P60 for the tax year 2025/2026 will be available to view via your online 'Engage' account in advance of the HMRC deadline of 31 May 2026.

Your P60 provides a summary of the pension you have received during the year, along with details of any tax deducted.

To view your P60 please click on the Payslips and P60s tile on your 'Engage' dashboard.

To register for 'Engage' please follow the links on our website or turn to page 4 of this newsletter for more information.



# Pensions Dashboards - what you need to know

Pensions Dashboards will allow you to view all your UK pension information in one secure, easy-to-use place - including your State Pension, your LGPS pension, and any other UK pensions you may have.

The dashboards have been designed to give you clear, simple information to help you plan for a financially secure future. Dashboards will be free to use and are expected to launch in October 2026.

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

Pensions dashboards will also help people find lost pension pots. There is at least £31 billion in unclaimed pension pots in the UK. If you want to track down a lost pension before dashboards are launched, you can use the GOV.UK pension tracing service:

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

To make sure your pensions appear correctly on the dashboards, it's important that all your pension providers hold your up-to-date personal details. This includes changes such as a new address or name.



To find out more about the Pensions Dashboards programme visit the Pensions Dashboards website:

<https://www.pensionsdashboardsprogramme.org.uk/>

## Keeping your details up to date

You can check and update your details with the Berkshire Pension Fund by logging into your 'Engage' account.

If you have other LGPS pensions in England or Wales, you can also ensure their records are correct. Contact details for all 86 LGPS Funds are available on the LGPS Member website:

<https://www.lgpsmember.org/contact-your-fund/>

# Income tax enquiries

The monthly pension payments you receive from the Berkshire Pension Fund are taxable. The amount of income tax you pay depends on your total annual income from all sources - such as the State Pension and other private pensions. You will be issued with a personal tax code by HMRC.

If your tax code changes, HMRC will send a notification to our payroll team confirming the updated details. If you need to query your tax code, please contact HMRC directly. When doing so, quote the Berkshire Pension Fund tax reference: **070/R5200**.

**Telephone: 0300 200 3300** or check your tax account online: [www.gov.uk/personal-tax-account](https://www.gov.uk/personal-tax-account)

## **2026/2027 tax-free personal allowance**

Most people in the UK get a personal allowance of tax-free income. This is the amount of income you can receive before you pay tax. The standard personal allowance from **6 April 2026 to 5 April 2027** remains at **£12,570**.



**Please note:** if you live in Scotland you will have the same personal allowance for 2026/2027 as previously quoted (£12,570), but your tax bandwidths will be different. HMRC will determine if you are a Scottish tax payer.

## **HMRC Online Services**

**Did you know HMRC offer a range of online and App services that can help boost and manage your finances?**

Where money can be claimed back, it's free to claim directly through HMRC's online services and is the only way to guarantee receiving 100% of the repayment.

The HMRC App and online services can help you:

- **Claim money back on work expenses**
- **Claim and manage Child Benefit**
- **Claim a tax refund**
- **Claim Marriage Allowance**

To find out more about how to download the HMRC App please visit: <https://www.gov.uk/guidance/download-the-hmrc-app>

# Keeping us up to date

## Have you changed your personal details?

You can notify us if your address, name or marital status has changed by emailing [info@berkshirerpensions.org.uk](mailto:info@berkshirerpensions.org.uk) or telephone **01628 796 670**.

Alternatively you can update your home address via our online portal 'Engage' or complete the change of address form on **page 17** of this newsletter.

If you are changing your bank details please advise us in writing with your usual signature or complete the change of bank details form provided on **page 18**.

Please note we do not accept changes of bank account details over the telephone or via email.



Please notify us as soon as possible if you change your address.

As a security measure, we temporarily suspend monthly pension payments if any correspondence is returned to us, and payments will remain on hold until we receive your updated details.

# Change of address notification

Please complete the form below with your new address details:

## Your details

Surname

Effective date of change

Forenames

Email

National Insurance no.

Mobile tel no.

Pension no.

Landline tel no.

Old address

Your signature

Postcode

Date

New address

Postcode

Please ensure you have signed and dated this form before returning it to: **Royal County of Berkshire Pension Fund, Zone C, Town Hall, St Ives Road, Maidenhead, SL6 1RF.** Alternatively you can scan and email your signed form to: [info@berkshirepensions.org.uk](mailto:info@berkshirepensions.org.uk)

# Change of bank details notification

If you would like to notify us of a change in bank details please complete the form below. For security reasons, we are unable to accept notifications of bank changes by telephone or typed in an email.

## Your personal details

Surname

Forenames

NI no. or Pension no.

Landline tel no.

Mobile tel no.

Email

Effective date of change

Building society reference no. (if applicable)

Your signature

Date

## New bank details (UK accounts only)

Account name

Sort code (6 digits)

Account no. (8 digits)

Please ensure you have signed and dated this form before returning it to the **Royal County of Berkshire Pension Fund, Zone C, Town Hall, St Ives Road, Maidenhead, SL6 1RF**. Alternatively you can scan and email your signed form to:

[info@berkshirerpensions.org.uk](mailto:info@berkshirerpensions.org.uk)



# Spring sudoku

In our Autumn 2025 edition of *The Scribe* we invited our readers to try our word search competition. Thank you to everyone who entered.

For a chance to win a £50 high street gift card, why not have a go at our Spring sudoku competition?

Please send your entry to **Joanne Brazier, Royal County of Berkshire Pension Fund, Zone C, Town Hall, St. Ives Road, Maidenhead, SL6 1RF** or email [pension.comms@rbwm.gov.uk](mailto:pension.comms@rbwm.gov.uk)

to reach us by **31 July 2026**. 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.*

<b>Name</b>	
<b>Address</b>	
<b>Postcode</b>	
<b>Tel. number</b>	

Fill in the squares in the grid, so that each row, each column and each 3 x 3 contains all the digits from 1 - 9.

	8						6	
4			1		2			7
7	3		5	8				
			3		8	6	4	
1				2				
	4					2		8
	1	5					3	
	7	4	9	3	1	8		5
	9	2	8	4		7	1	6

# Contact us



## Royal County of Berkshire Pension Fund

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

### Pension Helpdesk

01628 796 668

### Payroll Contact Number

01628 796 670

*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) confirming your name and pension payroll reference. You will still be able to access our newsletters through 'Engage' and the Berkshire Pension Fund website.

If you would like this newsletter in large print or audio please contact us on 01628 796754 or e-mail [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)



Royal Borough  
of Windsor &  
Maidenhead