lgps

Inscribe

Summer 2026

Inside this issue

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).

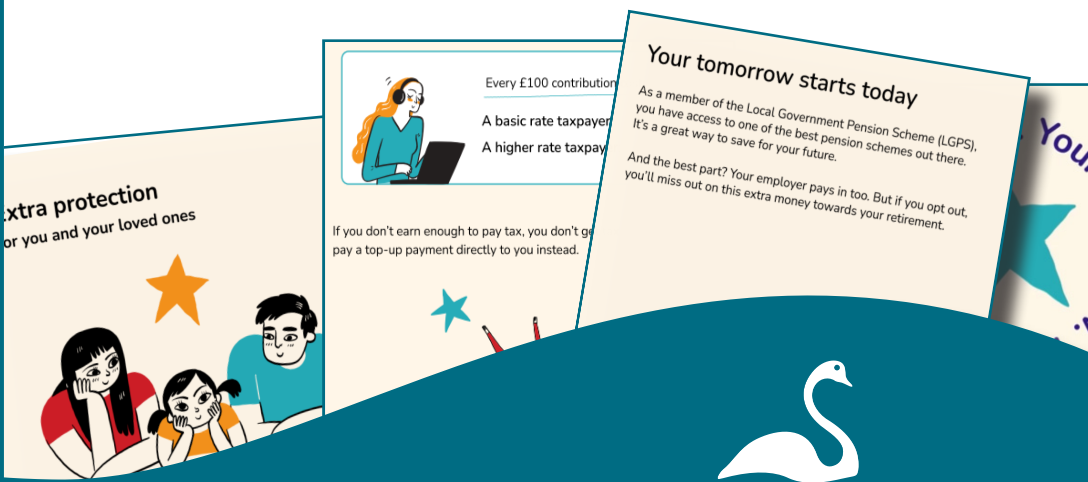
LGPS promotional toolkit

The LGA have developed a new set of resources designed to help employers promote the value of the LGPS to members and prospective members.

You can find the promotional toolkit on the Communication resources page in the Employers section of our website.

What’s included in the toolkit? The toolkit includes a range of materials that employers can use directly with their workforce, including:

- **Promotional video** – ‘Your future, your tomorrow, your pension’
- **Promotional leaflet** – available in Word and PDF, as well as a flipbook
- **Posters** – available in standard and print-ready formats
- **Email footer** – helping employers reinforce the message in everyday communications
- **Social media posts** – a set of five images with suggested wording and links, provided in a range of sizes for different platforms



Tel: 01628 796 668
Email: info@berkshirepensions.org.uk

THE ROYAL COUNTY OF BERKSHIRE PENSION FUND

SCAPE discount rate change

On 19 May 2026, the Minister for Pensions (Torsten Bell MP) made a written ministerial statement confirming that the SCAPE (Superannuation Contributions Adjusted for Past Experience) discount rate has been adjusted to take into account the long term GDP growth figures published by the OBR in July 2025. Based on these figures, the new SCAPE discount rate is CPI plus 2%. This is a change from CPI plus 1.7%.

The SCAPE discount rate is used to calculate actuarial factors in the LGPS. Following this change, the Government Actuary's Department (GAD) is reviewing and updating all actuarial factors. The updated factors will be issued in batches over a six-month period.

New early retirement percentage reduction factors

If a member claims their pension from age 55 onwards, before they have reached their Normal Pension Age (NPA) an actuarial reduction percentage is applied to their benefits to reflect the early payment of their pension. The percentage reductions are supplied to us by the Government Actuary's Department (GAD). The Government changed the reductions on 13 July 2026. **The reductions shown below apply to retirements from 1 August 2026.**

Early voluntary retirement percentage reductions		
Number of year early	**Annual pension reduction %**	**Lump sum reduction %**
0	0%	0%
1	5.0%	2.0%
2	9.6%	3.9%
3	13.9%	5.8%
4	17.8%	7.6%
5	21.5%	9.4%
6	24.9%	11.2%
7	28.1%	12.9%
8	31.1%	14.7%
9	33.9%	16.3%
10	36.6%	18.0%
11	39.0%	N/A
12	41.4%	N/A
13	43.6%	N/A

Please note the above reductions do not apply in cases of redundancy, business efficiency or ill-health retirement.

Changes to investment pooling and other regulatory changes

In April 2025, the government announced that there would be changes to the way LGPS Pension Fund's investment pools would operate, with two of the eight pools (ACCESS and Brunel Pensions Partnership) deemed unsuitable to continue. The 21 funds in those two pools were given until September 2025 to identify a new pooling partner from the remaining six pools, who were required to be fully operational with new partner funds by 31 March 2026.

Fortunately for the Berkshire Pension Fund, our investment pool, LPPI, was one seeking new partners, but it did give the opportunity for us to change the status of our engagement with the pool.

Berkshire joined LPPI in 2018, two years after the original pooling deadline, as a client rather than a shareholder. This meant that we received the same services as the two shareholders (Lancashire County Council Pension Fund and the London Pension Fund Authority (LPFA)) but didn't have any say in the way the pool was governed.

Over Summer 2025, there were a number of meetings with all 21 prospective new partner funds, all of which were attended by the Head of Pension Fund. These ultimately resulted in six new partner funds joining LPPI: **Avon Pension Fund, Cornwall Pension Fund, Devon Pension Fund, Dorset Pension Fund, the Environment Agency Pension Fund** and **Somerset Pension Fund**.

Between October 2025 and March 2026, weekly calls were held with LPPI, all nine partner funds and various legal representatives, finalising the new operating model, covering asset transition plans, governance arrangements and operating protocols.

On 2 April 2026, The Royal Borough of Windsor and Maidenhead, as Administering Authority for the Berkshire Pension Fund, became a shareholder in the restructured pool company, and appointed the Head of Pension Fund as their nominated director on the board of the holding company, LPPI Holdings Limited.

The next major activity with the pool is to review and update the Fund's Investment Strategy Statement (ISS), in line with the LGPS (Pooling, Management and Investment if Funds) Regulations 2026, which come into force on 30 June 2026. We anticipate sending out a draft ISS for consultation with employers and scheme members in October 2026, with the intention of approving the final version at the 8 December 2026 Pension Fund Committee meeting.

Other changes coming soon are in relation to the LGPS (Amendment) (Governance) Regulations 2026, also coming into force on 30 June 2026. These again will have very little direct impact on employers, but will improve the governance frameworks within which the Fund operates. This includes the appointment of a Senior LGPS Officer (essentially redesignating the Head of Pension Fund role), an Independent Person to advise and support the Committee and the Senior LGPS officer, new policies on Governance, Training and Conflicts of Interest (already adopted in March 2026), and the requirement to commission an Independent Governance Review before 31 March 2028.

There should be very little difference to employers as a result of these changes. Updates will be represented at future Pension Fund Committee meetings, and will be shared with employers through future issues of this newsletter and dedicated communications if needed. In the meantime if you have any questions please contact **Jo Thistlewood**, **Head of Pension Fund** jo.thistlewood@rbwm.gov.uk.

Pension and procurement

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

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

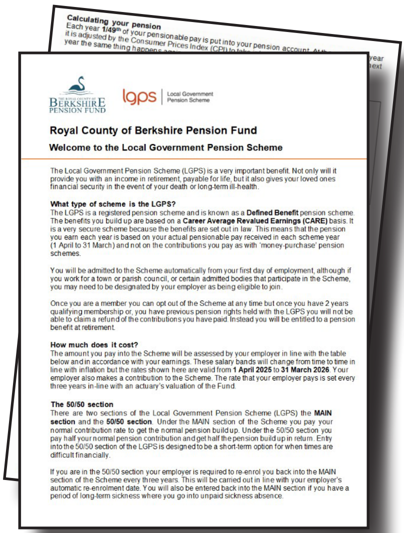
Creating your 'Engage' account:
Engage account creation -with email address
Engage account creation -with no email address
Engage account creation - I have received an activation code

'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


Calculating your pension
Each year **1/49th** of your pensionable pay is put into your pension account. At the ... it is adjusted by the Consumer Prices Index (CPI) to ... year the same thing happens ...

Royal County of Berkshire Pension Fund

Welcome to the Local Government Pension Scheme

The Local Government Pension Scheme (LGPS) is a very important benefit. Not only will it provide you with an income in retirement, payable for life, but it also gives your loved ones financial security in the event of your death or long-term ill-health.

What type of scheme is the LGPS?
The LGPS is a registered pension scheme and is known as a **Defined Benefit** pension scheme. The benefits you build up are based on a **Career Average Revalued Earnings (CARE)** basis. It is a very secure scheme because the benefits are set out in law. This means that the pension you earn each year is based on your actual pensionable pay received in each scheme year (1 April to 31 March) and not on the contributions you pay as with 'money-purchase' pension schemes.

You will be admitted to the Scheme automatically from your first day of employment, although if you work for a town or parish council, or certain admitted bodies that participate in the Scheme, you may need to be designated by your employer as being eligible to join.

Once you are a member you can opt out of the Scheme at any time but once you have 2 years qualifying membership or, you have previous pension rights held with the LGPS you will not be able to claim a refund of the contributions you have paid. Instead you will be entitled to a pension benefit at retirement.

How much does it cost?
The amount you pay into the Scheme will be assessed by your employer in line with the table below and in accordance with your earnings. These salary bands will change from time to time in line with inflation but the rates shown here are valid from **1 April 2025** to **31 March 2026**. Your employer also makes a contribution to the Scheme. The rate that your employer pays is set every three years in-line with an actuary's valuation of the Fund.

The 50/50 section
There are two sections of the Local Government Pension Scheme (LGPS) the **MAIN section** and the **50/50 section**. Under the MAIN section of the Scheme you pay your normal contribution rate to get the normal pension build up. Under the 50/50 section you pay half your normal pension contribution and get half the pension build up in return. Entry into the 50/50 section of the LGPS is designed to be a short-term option for when times are difficult financially.

If you are in the 50/50 section your employer is required to re-enrol you back into the MAIN section of the Scheme every three years. This will be carried out in line with your employer's automatic re-enrolment date. You will also be entered back into the MAIN section if you have a period of long-term sickness where you go into unpaid sickness absence.

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**

HMRC - 'Tax Confident' campaign

HMRC have recently launched a **'Tax Confident'** campaign which provides detailed information about how tax is calculated and deducted in retirement.

We have updated our website with links to the tax confident website to help our members understand more about income tax in general – but specifically income tax in retirement.

- Tax confident campaign
- Tax in retirement

Low earner's pension payment

From August 2026, HMRC will be contacting around **1 million eligible individuals** directly about the **low earner's pension payment**. This payment makes sure low earners achieve similar outcomes regardless of the type of workplace pension scheme they are in.

What does this mean for employers?

Employers do not need to take any action. There is no requirement for employers or payroll teams to apply, assess eligibility, amend payroll records, or contact HMRC on behalf of employees. HMRC will identify eligible individuals and contact them directly.

Who may be eligible

An employee may be eligible if they did not obtain income tax relief on their pension contributions in any tax year from 2024/2025 onwards. This would be if they meet both these conditions:

- earned close to the personal allowance in a tax year, typically £12,570
- contributed to a workplace pension through a net pay arrangement pension scheme

The LGPS is a net pay arrangement pension scheme. HMRC will assess eligibility separately for each tax year, and individuals may qualify for one or more years, from 2024/2025 onwards. Employers do not need to assess eligibility or confirm pension arrangements for employees as part of this process.

What employees should do

Individuals do not need to contact HMRC to receive a payment. If employees approach their employer with questions, the employer can reassure them that:

- eligible individuals should wait to be contacted by HMRC, either by post or through their personal tax account
- once they have received contact, eligible individuals should follow the instructions provided by HMRC to accept their payment

Fraud and scam awareness

As HMRC will be contacting individuals about money they are owed, employers may receive questions about whether messages are genuine. Employees can be reassured that:

- HMRC correspondence can be checked on www.gov.uk by searching check if an email you've received from HMRC is genuine — low earner's pension payment can be found from August 2026
- HMRC will never ask for money transfers, PIN codes, or passwords

Publication of scheme annual report

The Local Government Pension Scheme Advisory Board (SAB) published its thirteenth Scheme Annual Report.

The report provides a single source of information about the status of the LGPS for its members, employers and other stakeholders. It brings together information supplied in the 87 fund annual reports, as of 31 March 2025 and covers the 2024/2025 reporting year.

SAB Scheme Annual Report 2025

You can fund reports from previous years on the SAB website

Year end and valuation completion

We would like to acknowledge the hard work and commitment of our Scheme employers and say thank you for submitting your pension year end returns for 2025/26 and engaging with us throughout the Valuation process.

The prompt return of the year end returns enabled our team to perform validation, tolerance and data cleansing exercises ahead of the formal Fund valuation and the issuing of the Annual Benefit Statements.

Annual Benefit Statement 2026

The Annual Benefit Statements for 2026 are now available for Active members of the Royal County of Berkshire Pension Fund. The statement is available to view through our online member portal 'Engage'.

Annual Benefit Statements show the value of the member's pension benefits as of 31 March 2026 along with a projection assuming they were to remain in employment until Normal Pension Age (NPA).

The Annual Benefit Statements section of 'Engage' contains a personalised video which talks the member through their latest statement.

If a member commenced membership of the LGPS after 31 March 2026 a statement will not be produced until 2027.

Councillors pension scheme

As previously reported the LGPS was extended to councillors and mayors in England from **11 May 2026**. 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.

A range of resources are available for Councillors to view:
- Introduction to the Councillors Pension Scheme
- Promotional leaflet for the Councillors Pension Scheme
- Key features of the LGPS

As a reminder entry to the Councillors Scheme is not automatic - Councillors wishing to join are required to complete an opt-in form:
- Councillors Pension Scheme Opt-in form
- Councillors Pension Scheme Opt-in form (digital version)

Draft Fund Accounts 2025/2026

The draft Pension Fund Accounts for the year ended 31 March 2026 have been published as part of the Draft 2025/2026 Financial Statements for the Royal Borough of Windsor and Maidenhead (RBWM).

2025-2026 Draft Statement of Accounts - the Pension Fund Accounts can be found on **page 120** of the RBWM Financial Statements.

In line with current legislation, there is no requirement for the Pension Fund Accounts to be published separately, only that the Fund publishes its Annual Report and Accounts by 1 December each year. The 2024/2025 Annual Report and Accounts for the Fund can be found here: Berkshire Pension Fund Annual Report and Accounts 2024-2025.

The external audit for the year ended 31 March 2026 is expected to be concluded in November 2026, ahead of the “backstop” date of 31 January 2027. It is expected that, for the first time in many years, the Fund will have a clean, unmodified audit opinion for the 2025/2026 accounts.

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.

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
July 2026	16 August 2026
August 2026	16 September 2026
September 2026	16 October 2026
October 2026	16 November 2026
November 2026	16 December 2026
December 2026	16 January 2027
January 2027	16 February 2027

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.

i-Connect and the Councillors Pension Scheme - ***Please note this is only applicable for Unitary Authorities.***

If you have any new Councillors joining the LGPS since 11 May 2026 the information will need to be submitted to the team on a separate i-Connect file. Please contact our Technical team who will guide you through this process: technical@rbwm.gov.uk

Employer estimates - a reminder

Before making any decisions about a member you are considering for **redundancy**, **business efficiency**, **employer consent** or **flexible retirement** please do get in touch with the pension team to request an estimate to find out the value of any potential strain cost.

The pension team will be happy to provide a projection of retirement benefits on request.

Employer estimate requests are treating in complete confidence and are not shared with the scheme member.

- EST3 - Employer estimate request form for an active scheme member
- EST3 - Employer estimate request form for an active scheme member (i-Connect users)
- EST4 - Employer estimate request form for a Deferred (former) scheme member

Estimate requests can be submitted to us by email to info@berkshirepensions.org.uk

‘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.

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

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

Pru
part of M&G plc

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.

Dates for your diary...

Pension Awareness 2026 - Pension Awareness Week will take place in **September (14th to 18th)**. This yearly initiative focuses on improving public awareness around pensions and encouraging people to take control of their financial future. More details to follow – including links to resources and events to circulate to your scheme members.

PENSION AWARENESS

Berkshire Pension Fund Annual Meeting 2026 - We will be holding our Annual Meeting on **Thursday 19 November**. This event will take place in the Council Chamber at Maidenhead Town Hall and will be held in a hybrid format so you will be able to join the meeting online over Zoom or in person...more details to follow soon.

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 and Governance 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