The Quill

Autumn 2026

In this issue

- Annual Meeting 2026
- Summary of accounts
- LGPS Access and Fairness
- Early retirement factors

The newsletter for Active and Deferred members of the Local Government Pension Scheme in Berkshire

THE ROYAL COUNTY OF BERKSHIRE PENSION FUND

Welcome

Welcome to the latest edition of *The Quill* - the bi-annual newsletter for our Active and Deferred (former) members within the Berkshire Pension Fund.

Your Autumn 2026 newsletter contains LGPS updates and news items - including a summary of the Fund accounts and investments for 2025/2026 from page 6.

Our Annual Meeting takes place on **Thursday 19 November** this year with opportunity to join us in person or online. Further details can be found on page 4.

As a reminder we launched our updated pension portal late last year - details of how to register for 'Engage' can be found on page 15.

We hope you find this newsletter informative. 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

Contents

Annual Meeting 2026	**4**
LGPS 'Access and Fairness'	**5**
Fund accounts	**6**
Investments update	**7**
Annual Benefit Statements	**9**
Tax confident campaign	**9**
Lower earner's pension payment	**10**
Your CARE pension account	**11**
Early retirement factors	**17**
Reconnect with lost pensions	**19**
Autumn word search	**21**
Further support and guidance	**23**

If you would like to visit our offices to discuss a query in person, please contact us in advance to book an appointment.

Top 10 benefits of the LGPS...

- ✓ **A pension income payable for life**
- ✓ **Option to exchange part of your pension for tax - free cash at retirement**
- ✓ **Index linked - in line with CPI**
- ✓ **Life cover from day one**
- ✓ **Tax relief on pension contributions**
- ✓ **Early retirement options**
- ✓ **Options to pay extra**
- ✓ **Option to decrease pension contributions**
- ✓ **Ill-health retirement cover**

LGPS in numbers...

- **Over 6.9 million** scheme members
- **86 LGPS Funds** in England and Wales
- **Over 18,000 employers** participating in the LGPS

Within the Berkshire Pension Fund we have **82,298** Scheme members...

- **26,920** Active members
- **30,622** Deferred (former members)
- **24,756** Retired and Dependant members

THE ROYAL COUNTY OF BERKSHIRE PENSION FUND

Annual Meeting 2026

We invite you to join us at our Annual Meeting on **Thursday 19 November 2026 10am to 12.15pm in Council Chamber, Town Hall, St. Ives Road, Maidenhead, SL6 1RF.**

This event will be conducted as a hybrid meeting so you will be able to join us in person at Maidenhead Town Hall or you can attend virtually and view the meeting online via Zoom.

Agenda items include an administration review and investments update for 2026.

If you wish to attend please email joanne.brazier@rbwm.gov.uk or return the reply slip opposite. Please tell us if you would like to attend in person or online. You will receive confirmation of your booking with the online Zoom meeting link if required.

Berkshire Pension Fund Annual Meeting 2026 Attendance Confirmation	
Title	
Surname	
Forename(s)	
Tel. Number	
Home Address	
Postcode	
Email	
I will be attending the meeting in person ❑ online ❑	
Please return this reply slip to: Joanne Brazier Royal County of Berkshire Pension Fund, Zone C, Town Hall, St Ives Road, Maidenhead, SL6 1RF. Or email a scanned copy to: joanne.brazier@rbwm.gov.uk	

LGPS 'Access and Fairness'

The Government introduced changes to the LGPS to make the Scheme fairer for all members. Most changes took effect from 1 April 2026.

1. Fairer survivor benefits The LGPS provides valuable benefits when you die. Your spouse, civil partner or eligible cohabiting partner will receive a part of your pension – this is paid as a survivor pension. It will be paid for the rest of their life. From 1 April 2026, survivor pensions will be calculated more consistently to ensure equal treatment regardless of the sex of the member or their survivor.

2. Changes to death grants The age limit for paying a lump sum death grant has been removed. A death grant can now be paid even if a member dies after age 75.

A death grant is only payable in limited circumstances and eligibility will depend on the member's specific situation and the scheme rules in place.

Have you updated your Expression of Wish? please tell us who you would like to receive any death grant that may be payable in the event of your death. You can update your nomination through your 'Engage' account.

3. Stronger protection when you are away from work In the LGPS, women typically receive lower pensions than men – this is called the **Gender Pensions Gap**.

One of the reasons for the gap is that women are more likely to take breaks from work due to childcare and other caring responsibilities. Changes were introduced from 1 April 2026 to help reduce the gender pensions gap by strengthening pension protection when active members are away from work:

- Making authorised absences of less than 15 days automatically pensionable
- Extending the deadline for buying lost pension from 30 days to 12 months
- Allowing employers to pay their share of pension contributions for unpaid periods exceeding three years
- Updating the definition of child-related leave to include all periods of unpaid additional maternity leave, adoption leave and shared parental leave

More information about taking a leave of absence and the impact on your pension can be found on our website: www.berkshirepensions.org.uk/members/active-members/leave-absence

Draft Fund accounts - 2025/2026

Income	£'m
Employer contributions	152
Employee contributions	42
Transfer values received	45
TOTAL INCOME	**239**
Expenditure	
Benefits payable	(156)
Payments to and on account of leavers	(33)
TOTAL EXPENDITURE	**(189)**
Net additions from dealings with members	**50**
Management and Investment Activities	
Fund administration and management costs	(34)
Investment income received +/- taxes	47
Change in market value of investments	45
Net increase in the fund during the year	**108**
Net assets statement	**£'m**
Investment assets	3,356
Investment liabilities	(140)
Current assets	28
Current liabilities	(4)
Net assets available for benefits as at 31 March 2026	**3,240**

The fund reported a net positive cash flow of **£50 million** in its transactions with members, along with a total increase in the value of its assets by **£108 million**, bringing the total to **£3.24 billion**.

Investments update

In 2018, following the UK Government's initiative for LGPS funds to take advantage of pooling their investments, the management of the Royal County of Berkshire Pension Fund's ("the fund") assets transferred to the Local Pensions Partnership (LPPI). The assets remain the legal property of the fund.

LPPI has set up and oversees the investment of seven pooled fund vehicles across a number of asset classes, six of which the fund invests in to varying degrees. LPPI also oversee the fund's 'on-balance sheet' assets that remain outside of the pooled funds. A significant amount of work has been undertaken by LPPI in relation to the fund's on-balance sheet assets since the fund joined the pool, and opportunities continue to be sought to increase the fund's investments into the LPPI pooled fund vehicles. As at 31 March 2026, c.86% of the fund's total assets have been pooled within the LPPI funds – increasing from c.85% in the prior year.

The table opposite shows a comparison between the actual and target weighting of the fund's assets.

	31 March 2025		31 March 2026	
	Actual weighting	Target weighting	Actual weighting	Target weighting
Global equity	54.5%	50.0%	51.0%	50.0%
Credit	12.2%	12.5%	13.5%	12.5%
Private equity	10.5%	15.0%	11.1%	15.0%
Diversifying strategies*	0.0%	-	-	-
Real estate	8.1%	7.5%	7.9%	7.5%
Infrastructure	11.2%	12.5%	11.2%	12.5%
Fixed income	1.8%	1.5%	2.6%	1.5%
Cash	1.7%	1.0%	2.7%	1.0%
TOTAL	**100%**	**100%**	**100%**	**100%**

N.B. "Target weighting" shown above represents the agreed Strategic Asset Allocation ('SAA'). Totals may not sum due to rounding

No changes were made to the SAA target weights over the year. As part of the Fund's strategy to exit its Diversifying Strategies allocation, its holding in the LPPI Diversifying Strategies Fund was fully redeemed in the first quarter of 2022. However, a small residual balance remained within the Fund's on-balance sheet assets until it was fully liquidated in the final quarter of 2025. Consequently, the Fund held no Diversifying Strategies exposure as at 31 March 2026.

Over the twelve-month period, the Fund's allocation to Credit and Cash increased most notably, whilst the allocations to Global Equity and Real Estate decreased the most.

How did the investments perform?

The fund returned +2.2% over the twelve-month period to the end of March 2026.

This represents an underperformance of 9.9% versus the fund's policy portfolio benchmark, and an underperformance of 3.6% against the fund's actuarial benchmark.

Over the twelve months to 31 March 2026, the fund's allocation to public equity, which is wholly invested in the LPPI Global Equities Fund ("GEF"), generated a positive absolute return of 1.8%, underperforming it's benchmark by 13.3%.

This underperformance largely reflected the portfolio's underweight position in the narrow rally of large-cap US technology stocks (commonly referred to as the 'Magnificent 7').

In addition to this, in the final quarter of the financial year, the public equity allocation was adversely affected by a sharp de-rating across the broader technology sector, particularly in software.

Markets quickly repriced to reflect the significant disruption risks posed by artificial intelligence to traditional software companies, weighing on valuations despite these companies maintaining strong earnings and resilient balance sheets.

If you are interested in finding out more about the Fund's investments please visit the **Investments** section on our website:

https://www.berkshirepensions.org.uk/investments

Annual Benefit Statements

Your 2026 annual benefit statement is available to view via your online 'Engage' account.

If you previously requested a hard copy of this statement you should have received this in August.

A personalised video is available in the '**Annual Benefit Statements**' section of your online account. The video provides an explanation of the information shown in your statement.

You can also download and print a copy of your latest statement via the '**documents and uploads**' section of 'Engage'.

Turn to **page 15** to find out how to sign up to 'Engage'

'Tax Confident' campaign

HM Revenue and Customs (HMRC) recently launched a '**Tax Confident**' campaign which provides detailed information about how tax is calculated at different stages of life.

Tax basics:
https://taxconfident.campaign.gov.uk/tax-basics/

Tax during your working life:
https://taxconfident.campaign.gov.uk/working-life/

Tax in retirement:
https://taxconfident.campaign.gov.uk/tax-in-retirement/

Lower earner's pension payment

HMRC has introduced a new lower earner's pension payment to support low income employees who are members of workplace pension schemes.

Pension contributions within the LGPS benefit from tax relief because they are deducted from gross pay. However, employees earning below the income tax threshold (£12,570) have historically missed out on this benefit, as they do not pay income tax.

From the 2024/25 tax year, HMRC introduced a direct 'top up' payment for lower earners. This ensures that eligible individuals receive a financial benefit equivalent to pension tax relief.

From August 2026, HMRC will be contacting around 1 million eligible individuals directly about the lower 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 employees should do

Individuals do not need to contact HMRC to receive a payment. HMRC will contact those who qualify, either by letter or via their Personal Tax Account.

Fraud and scam awareness

As HMRC will be contacting individuals about money they are owed, you may question whether messages are genuine.

HMRC correspondence can be checked on www.gov.uk by searching check if an email you've received from HMRC is genuine.

HMRC will never ask for money transfers, PIN codes, or passwords.

Your CARE pension account

Membership built up within the LGPS since 1 April 2014 is part of the **Career Average Revalued Earnings (CARE)** Pension Scheme.

Under the CARE scheme you build up **1/49th** of your annual Gross pensionable pay each **'scheme year'** (which runs from 1 April to 31 March). **CARE scheme formula: gross pensionable pay ÷ 49 = annual pension**

- This amount is **added to your pension account annually**
- In April every year your **pension account is revalued to reflect the cost of living** (in line with CPI)
- This **process repeats yearly** until you leave the pension scheme

The example below assumes that an employee joins the LGPS on 1 April 2026 on a gross annual salary of £20,000, with annual salary increases of £500. CPI rates have been estimated for the purposes of this illustration.

CARE Pension Account Example					
Scheme year	**Opening balance**	**Pension build up in Scheme year**	**Total account 31 March**	**Cost of living increase**	**Total annual pension**
2026/2027	£0.00	£20,000 ÷ 49 = £408.16	£408.16	1.6%	£414.69
2027/2028	£414.69	£20,500 ÷ 49 = £418.37	£833.06	2.2%	£851.39
2028/2029	£851.39	£21,000 ÷ 49 = £428.57	£1,279.96	2.5%	£1,311.96
2029/2030	£1,311.96	£21,500 ÷ 49 = £438.77	£1,750.73	1.7%	£1,780.49
2030/2031	£1,780.49	£22,000 ÷ 49 = £448.98	£2,229.47	3%	**£2,296.35**
The total pension income the member has built up to 31 March 2031 is **£2,296.35** per year.					

Increasing your LGPS pension income

If you are an active member within the Main section of the LGPS you can pay extra contributions to purchase additional annual pension income - these are known as **Additional Pension Contributions (APCs).**

You can pay **APCs** as regular monthly contributions over a number of complete years (minimum 12 month term) or you can pay a lump sum either from your monthly salary or paid directly to the Pension Fund.

The cost to purchase additional annual pension through APCs is determined by your **age**, **term of payment** and the **amount you wish to purchase**.

You can find out the cost of buying additional pension by using the **online 'buy extra pension calculator'**.
https://www.lgpsmember.org/help-and-support/tools-and-calculators/

Any amount of additional annual pension purchased, whether a pro rata amount or the full amount will be subject to a reduction if payment of your pension commences before your Normal Pension Age (NPA).

Maximum additional annual pension limit

The total additional annual pension you can buy is currently **£9,054** (effective from 1 April 2026).

The maximum amount of annual pension you can purchase increases every April in line with inflation.

Please note: if you cease payment of APCs earlier than the end of the prescribed payment period you will only be entitled to a pro rata of the additional pension you elect to purchase.

Tax relief and APCs

If you pay APCs through your monthly salary and you are a tax payer you will receive tax relief at source. If you choose to make a lump sum payment directly to the Pension Fund, you will need to arrange tax relief directly with HMRC.

Boost your pension savings with AVCs

If you are an active scheme member in the LGPS you can pay **Additional Voluntary Contributions (AVCs)** to our in-house AVC scheme run by **Prudential**.

You can make **tax-free contributions** to an AVC plan and choose how your contributions are invested. If you have an AVC fund with Prudential, there are a number of options available to you when you retire:

- **take up to 100% of your AVC fund as a tax-free cash lump sum** at the point you claim your LGPS pension (as long as you are within certain tax limits to do so)
- **use your AVC fund to buy an annuity pension** on the open market
- **use your AVC fund to buy additional annual pension** within the Berkshire Pension Fund

You can use an online calculator to find out the maximum AVC fund value that you could take as tax-free cash: www.lgpsmember.org/help-and-support/tools-and-calculators/

Prudential have an online service which enables you to check your AVC plan, see how your funds are performing and vary your contribution and investment choices.

To find out more about AVCs and how to start contributions contact the Prudential on **0345 600 0343** or scan this QR code:

Prudential pension newsletters...
A quarterly newsletter is published by the Prudential giving you access to the calculators and tools provided by the Prudential on their website. You can find the Prudential newsletters on the Members section of our website: www.berkshirepensions.org.uk/communications/member-newsletters

Barnett Waddingham rebrands to Howden

On 8 September, our actuarial adviser, Barnett Waddingham, rebranded to **Howden**.

This change relates to branding only so this change will not have any impact on our scheme members and scheme employers.

Our actuary carries out a health check on the Fund every three years to see if the Fund's assets are sufficient to meet its liabilities.

The key purpose of the valuation is to set employer contribution rates. The last valuation was carried out in 2025 and set employer rates for the period 1 April 2026 to 31 March 2029. You can find the full 2025 valuation report on our website:

https://www.berkshirepensions.org.uk/policies-and-reports/pension-fund-reports

Welcome to ‘Engage’

Earlier this year, we launched 'Engage', our upgraded pension portal, designed to provide our members with 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.

What are the key features of ‘Engage’?

- Access to your pension account **24/7**
- Calculate your own **pension estimates**
- Estimate your future retirement income using **Retirement Planner**
- Access your current and past **Annual Benefit Statements**
- Keep your **personal details** and **beneficiary information** up to date

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
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 log in to ‘Engage’. Each time you log in you will be sent a one-time 6-digit passcode to your email address. Visit our website to find out more: www.berkshirepensions.org.uk

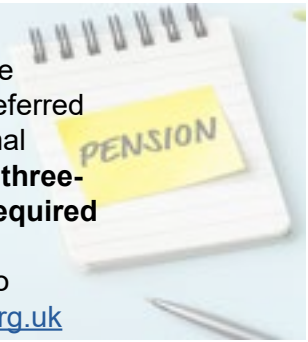
'Engage' benefit calculators

Once you have created your 'Engage' account, you will have access to '**Benefit calculators**' that allow you to estimate the pension benefits you are likely to receive in the future.

A series of 'How To' guides are available on our website which will take you through how to use the calculators: www.berkshirepensions.org.uk

The figures produced via 'Engage' are an estimate only and are calculated by the Royal County of Berkshire Pension Fund by reference to the relevant regulations in force at the time. If you would like any help using the calculators, please contact the pension team.

Notice period reminder
If you are intending to retire and claim your active or deferred pension **before** your Normal Pension Age, **a minimum three-month notice period is required by the pension team**.
Please email your notice to info@berkshirepensions.org.uk



Pension Awareness 2026

Did you know it was **National Pension Awareness** in September?

The campaign encourages people to find out more about pensions and be prepared financially for retirement.

You can still find videos, resources and pension articles on the Pension Awareness website: www.pensionawarenessday.com/

Early retirement - revised reduction factors

If you claim your pension from age 55 onwards, before you have reached your Normal Pension Age an actuarial reduction to your benefits will be applied to reflect the early payment of your pension.

The reductions are applied in line with the percentages supplied to us by the Government Actuary's Department (GAD).

Percentage reductions can be revised from time to time. GAD updated these reduction factors on 13 July 2026 to be applied to early retirements taking effect on or after **1 August 2026**.

The table opposite displays the revised reduction percentages in whole years, but any reduction applied to your pension benefits will be calculated based on your exact date of retirement.

Number of years early	Annual pension	Lump sum (for LGPS membership up to 31 March 2008)
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
The above percentage reductions do not apply if you are retired on redundancy or ill-health grounds.		

Earliest retirement age change

You can take your LGPS pension at any time from age 55 to 75, as long as you have met the two-year qualifying period.

The Government has announced the earliest age that you can take your pension will increase from age **55** to **57** from **6 April 2028** (this change will **not apply to ill-health retirements**).

You could be protected from this increase if you joined the LGPS in England and Wales before 4 November 2021. You could also be protected if you transferred a previous pension into the LGPS if certain conditions are met. However, you will only be able to use this protection when you take your LGPS pension if the LGPS rules allow you to take your pension before age 57.

The UK Government makes the LGPS rules. It has not yet confirmed if it will allow members who qualify for protection to take their pension before age 57, from 6 April 2028. We will keep our members informed about future developments relating to this rule change.

Reconnect with lost pensions...

Do you have pensions you have lost contact with over the years? If so why not use the '**Find pension contact details**' service.

The service is free and helps reunite people with their lost pensions, giving details of pension providers to help people track them down.

You can trace contact details for lost pensions by using the online portal on the GOV.uk website: https://www.gov.uk/find-pension-contact-details or over the telephone - **0800 731 0175**

If you have previous LGPS pensions you have lost touch with you can find contact details of all 86 LGPS Funds in England and Wales by visiting the LGPS member website: https://www.lgpsmember.org/contact-your-fund/

Pensions dashboards are coming…

The **Pensions Dashboards Programme** will allow people to view all their pensions - workplace, personal, and even State Pension, securely online and in one place.

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 keep you informed and let you know when you're able to access the live portal.

Protect your pension

Pension scams can be hard to spot. Scammers can be articulate and financially knowledgeable, with credible websites, testimonials and materials that are hard to distinguish from the real thing.

It's important that everyone can spot the warning signs. The tactics used by pension scammers to encourage people to transfer their pension savings to them are constantly changing. Some of the tactics include:

- **offering free pension reviews** or **health checks**
- **promises of better returns** on savings
- **unlocking pensions before age 55**, tax loop holes, pension loans or upfront cash
- **time limited offers** or forcing you into **a quick decision**
- **using couriers to send documents**, who wait until they are signed
- **contact out of the blue** – cold calling about pensions is against the law

Check who you are dealing with
The Financial Conduct Authority's (FCA) website has a **Financial Services Register** you can check to make sure that anyone offering you advice or services is authorised to do so:
https://register.fca.org.uk/s/
or telephone: 0800 111 6768

If you suspect a scam contact Action Fraud:
https://www.reportfraud.police.uk/contact-us/
or telephone: 0300 123 2040

Autumn word search

For a chance to win a **£50 high street gift card** why not try our Autumn word search competition?

Please send your entry to **Royal County of Berkshire Pension Fund, Zone C, Town Hall, St Ives Road, Maidenhead, SL6 1RF** to reach us by **31 January 2027**. Alternatively you can email a scanned copy of your entry to pension.comms@rbwm.gov.uk

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.

Name	
Address	
Tel. number	

Can you find 12 eclipse themed words in the grid below?

B	N	P	A	R	T	I	A	L	N	D	X	A	W	N
R	A	L	O	Y	Y	C	G	V	A	Z	Q	O	G	C
O	G	O	Z	J	I	Y	L	E	S	L	K	R	B	E
Y	U	P	N	M	S	O	A	C	T	K	F	B	V	M
R	W	V	U	C	F	C	S	L	R	V	E	I	G	O
P	E	U	Z	U	K	H	S	I	O	G	A	T	S	K
Q	O	Q	I	B	L	B	E	P	N	B	R	R	H	T
V	U	Z	S	N	O	P	S	S	O	D	T	W	A	M
L	P	G	V	N	D	Q	K	E	M	G	H	Z	D	G
G	Q	I	R	S	N	Y	R	W	Y	W	B	G	O	I
L	I	Y	N	X	O	T	D	S	G	K	L	M	W	K
K	G	H	H	H	F	L	S	U	N	L	I	G	H	T
M	Q	A	Y	E	O	I	A	N	R	Z	C	G	G	J
R	A	S	D	X	I	L	Y	R	U	C	C	U	B	T
W	I	Y	M	O	O	N	E	V	D	J	K	T	A	R

ASTRONOMY	MOON	SHADOW
EARTH	ORBIT	SOLAR
ECLIPSE	PARTIAL	SUN
GLASSES	PINHOLE	SUNLIGHT

Pension videos

A series of short videos are available to help you learn more about the LGPS and your options as a member of the Scheme.

Each video offers a brief overview of an LGPS topic:

- **Your future, your tomorrow, your pension**
- **What is a pension?**
- **How your LGPS pension works**
- **Looking after your LGPS pension**
- **Protection for you and your family**
- **Life after work**
- **Transferring your LGPS pension**

https://www.lgpsmember.org/help-and-support/

lgps | Local Government Pension Scheme

Online tools

Online calculators are available to help you understand how your pension builds up in the LGPS, how to pay extra and the cost to you. https://www.lgpsmember.org/help-and-support/tools-and-calculators/

Contribution calculator
Find out the monthly cost of being a member of the LGPS.
Pension account modeller
The Pension Account Modeller helps you understand how pension accounts work under the CARE Scheme.
Lump sum calculator
You can use this calculator to find out how much tax-free lump sum you could have at retirement.
Additional pension calculator
You can pay additional pension contributions (APCs) to boost your pension at retirement.
Maximum AVC calculator
If you have an AVC fund use this calculator to find out the maximum AVC fund value that you could take as tax-free cash at retirement.

Further support and guidance

Berkshire Pension Fund checklist

Go through our handy checklist to make sure your pension record is up to date:

- ✓ Register for our online portal - **'Engage'**
- ✓ Create or review your '**Expression of Wish**' for payment of a Death Grant
- ✓ Find out how much your pension benefits will be at retirement - use the '**Benefit calculators'** on your online account
- ✓ View your latest **Annual Benefit Statement** by logging in to **'Engage'** and watch your personalised video talking you through your pension figures
- ✓ Keep up to date with the latest pension news via our website - www.berkshirepensions.org.uk

Useful links

State Pension information
www.gov.uk Tel: 0800 731 0469
MoneyHelper
www.moneyhelper.org.uk Tel: 0800 011 3797
Find pension contact details
www.gov.uk/find-pension-contact-details Tel: 0800 731 0175
Pension Wise
www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise
LGPS Member website
www.lgpsmember.org

Contact us

Royal County of Berkshire Pension Fund

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

Pensions helpdesk:

01628 796 668

lines are open Monday to Thursday 8.30am to 5pm and Friday 8.30am to 4.30pm

Email: info@berkshirepensions.org.uk
Website: 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
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 796 754 or email info@berkshirepensions.org.uk

The Royal Borough of Windsor & Maidenhead is the administering authority to the Royal County of Berkshire Pension Fund

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