

The Scribe

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Welcome

Welcome to the Spring 2011 edition of *The Scribe* – our biannual newsletter for retired members of the Royal County of Berkshire Pension Fund.

In this issue you will find all the latest Berkshire Pension Fund news along with some of our regular features.

Details of the April 2011 pensions increase can be found on page 4 and information on the impact on your benefits arriving from the Chancellor's decision to use the Consumer Prices Index for inflating public sector pensions can be found on page 5.


We would also like to invite you along to attend one of our new pension surgery events for retired members which we will be running at different venues around Berkshire in May – turn to page 16 to find out more.

The pension pay dates for 2011/2012 can be found on page 9 and as always we have included a useful contacts directory on page 19.

Your P60 for 2010/2011 will be produced and sent under separate cover but explanatory notes to accompany this document are featured on page 14.

Finally don't forget to enter our Spring wordsearch competition. To be in with a chance of winning a £25 Marks and Spencer voucher simply return your entry to the Pension Team by 31 May 2011 – good luck!

As always we value your views on our newsletters and the service that we provide to our members, so please feel free to contact us with your feedback. Our contact details can be found on the back page of this newsletter.



Councillor John Lenton
Chairman, Berkshire Pension Fund
and Berkshire Pension Fund Advisory Panels



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Pensions increase 2011

Your Berkshire pension is increased annually in line with the Consumer Prices Index (CPI).

The 2011 increase will be 3.1% and will apply from Monday 11 April 2011. The increase is calculated in line with the increase in the Consumer Prices Index in the 12 months to September 2010.

If your pension began after 27 April 2010, you will receive a proportion of the full increase in accordance with the table opposite. A separate letter detailing how the increase affects your own pension will be sent directly to your home address under separate cover.

From	To	Percentage increase (%)
Pensions commencing before 27 April 2010		3.10%
27 April 2010	26 May 2010	2.84%
27 May 2010	26 June 2010	2.58%
27 June 2010	26 July 2010	2.33%
27 July 2010	26 August 2010	2.07%
27 August 2010	26 September 2010	1.81%
27 September 2010	26 October 2010	1.55%
27 October 2010	26 November 2010	1.29%
27 November 2010	26 December 2010	1.03%
27 December 2010	26 January 2011	0.78%
27 January 2011	26 February 2011	0.52%
27 February 2011	26 March 2011	0.26%

Changes to public sector pensions increases

As reported in our Autumn 2010 edition of *The Scribe*, the Government has changed the way public sector pensions are increased.

With effect from April 2011, public sector pensions are now increased in line with changes in the Consumer Prices Index (CPI). Prior to April 2011 increases were calculated in line with changes in the Retail Prices Index (RPI).



How does this affect my Berkshire pension?

Your annual pension will now be increased every April in line with CPI. Retired members of the LGPS will receive an increase of 3.1% from 11 April 2011 (or in accordance with the table on page 4).

Please note that a pensions increase is normally paid to pensioners who:

- are aged 55 or over, or
- have retired due to permanent ill-health regardless of age, or
- are spouses and dependants of former pensioners.

Further information about RPI and CPI can be found by visiting the Office of National Statistics website: www.statistics.gov.uk

New for 2011 - online forms

It is now possible for you to contact us through our website completing one of our new online forms. You can:

- Update your address
- Trace previous Berkshire pensions benefits
- Make a comment or suggestion about the service we provide
- Contact us with a query.

To submit an online form, please visit:
www.berkshirerpensions.org.uk/pension-fund_online_forms.htm

However, if you would prefer not to update your address online, you can also:

- Telephone the team on 0845 602 7237
- Write to us at Berkshire Pension Fund, Minster Court, 22-30 York Road, Maidenhead, Berkshire, SL6 1SF
- Email us at info@berkshirerpensions.org.uk
- Return the tear-off slip opposite

If you are changing your name and/or partnership status we will require sight of the appropriate documentation (photocopied documents are acceptable).

Bank details

Unfortunately, for security reasons, we are unable to accept notifications of bank changes over the phone or by email.

Therefore please confirm the new details in writing to:

Royal County of Berkshire Pension Fund
Minster Court
22-30 York Road
Maidenhead
Berkshire
SL6 1SF

Alternatively you can complete the attached tear-off slip on page 8 to confirm any changes.

Change of address

Your personal details

Surname

Forenames

National Insurance No.

Pension No.

Old Address

Postcode

New Address

Postcode

Effective Date of Change

Tel No.

Email

Your signature

Date

Please ensure you have signed and dated this form before returning it to the Royal County of Berkshire Pension Fund. Please return your completed form to Berkshire Pension Fund, Minster Court, 22-30 York Road, Maidenhead, Berkshire, SL6 1SF



Change of bank details

Your personal details

Surname
Forenames
National Insurance No.
Pension No.
Bank Name
Bank Address
Postcode
Account Name
Sort Code (max 6 digits)
Account No. (max 8 digits)

Please quote the Building Society Reference number below if applicable.

Building Soc. Reference no.

Your signature
Date

Please ensure you have signed and dated this form before returning it to the Royal County of Berkshire Pension Fund. Please return your completed form to Berkshire Pension Fund, Minster Court, 22-30 York Road, Maidenhead, Berkshire, SL6 1SF



Pension pay dates

Your Berkshire pension is paid directly into your bank account. Payments are made into your bank or building society account on the last working day of the month, with the exception of December when payment is made before Christmas. Here are the pension payment dates from April 2011 to March 2012:

Thursday, 28 April 2011	Monday, 31 October 2011
Tuesday, 31 May 2011	Wednesday, 30 November 2011
Thursday, 30 June 2011	Thursday, 22 December 2011
Friday, 29 July 2011	Tuesday, 31 January 2012
Wednesday, 31 August 2011	Wednesday, 29 February 2012
Friday, 30 September 2011	Friday, 30 March 2012



Please remember that you will only receive a payslip in months where your net pay varies by 50 pence or more from the previous month. Normally, therefore, you will receive a payslip in April and May as a result of the pensions increase being applied to your pension and/or a new tax code being issued on your behalf by Her Majesty's Revenue and Customs.

Annual Report and Accounts

The Fund's 2009/2010 Annual Report and Accounts, which contains detailed information on the investments and performance of the Fund, has been published.

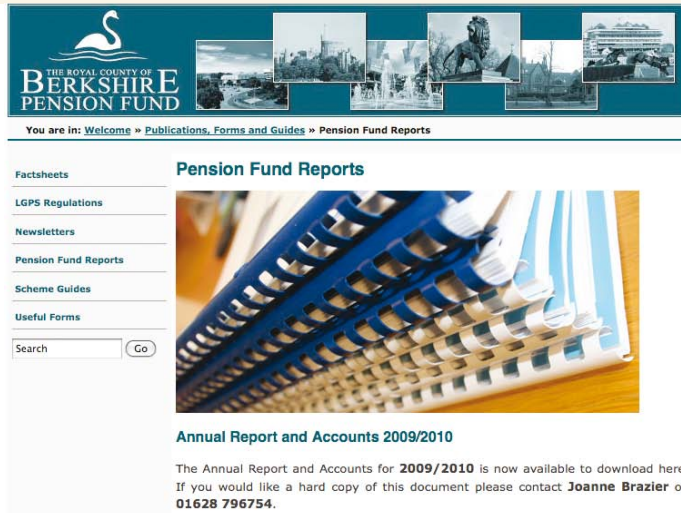
The report is available on our website at www.berkshirepensions.org.uk/annual_accounts_and_reports.htm

2010 is our valuation year

As highlighted in the previous issue of *The Scribe*, 2010 was the valuation year for the Royal County of Berkshire Pension Fund.

Every three years the Berkshire Pension Fund is required to appoint an independent actuary to carry out a valuation of the Fund. 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, Graeme Muir, who is employed by Barnett Waddingham LLP. The valuation has now been completed and the results are available to view via our website at www.berkshirepensions.org.uk

Alternatively, you can request a hard copy to be posted to you by contacting the Pension Team on 0845 602 7237 or email info@berkshirepensions.org.uk



The screenshot shows the website header with the Berkshire Pension Fund logo and a navigation breadcrumb: "You are in: [Welcome](#) » [Publications, Forms and Guides](#) » [Pension Fund Reports](#)". Below this is a sidebar menu with links for "Factsheets", "LGPS Regulations", "Newsletters", "Pension Fund Reports", "Scheme Guides", and "Useful Forms". A search box with a "Go" button is also present. The main content area is titled "Pension Fund Reports" and features a large image of a blue binder with white pages. Below the image, the text reads: "Annual Report and Accounts 2009/2010" followed by "The Annual Report and Accounts for 2009/2010 is now available to download here. If you would like a hard copy of this document please contact **Joanne Brazier** on 01628 796754."



Contacting the Tax Office

If there are any changes to your tax code, the Tax Office will issue a notification to our Pension Payroll Department to confirm the details of the change. Unfortunately we are unable to answer queries regarding your specific tax code change. If you do wish to query your tax code please contact the Tax Office directly.

The tax affairs of the Berkshire Pension Fund's retired members are dealt with at the following Tax Office:

HM Revenue and Customs
Customer Operations
Southgate House
Southgate Street
Gloucester
GL1 1DL

Telephone: 0845 300 0627

If you are contacting the Tax Office from overseas, please dial: +44 135 535 9022

The tax reference number to quote in all cases is: 070/R5200

The Hutton Report

How does this affect my pension?

You may have heard that Lord Hutton has published his final report on the future of public sector pensions, which includes the Local Government Pension Scheme (LGPS). His report makes broad recommendations which are subject to consultation and acceptance by the Government.

Please be advised that these recommendations and any subsequent changes that are brought in are not expected to affect those pensions that are already in payment. Therefore your pension will continue to be paid to you in the normal way on the last working day of the month and will increase annually in line with inflation (currently calculated in line with the Consumer Prices Index).



Your 2011 P60 explained

Your P60 for the tax year 2010/2011 will be issued in advance of the HMRC deadline of 31 May 2011. We hope to post your P60 to you by the week ending 15 May 2011.

A small thumbnail image of the P60 form, showing the layout and the numbered callouts (1-6) that correspond to the larger diagram on the right. The form includes sections for Pension Fund Name and Address, Pensioner's Details, and PAYE Reference.

Pension Fund Name and Address		End of Year Certificate P60	
<input type="text"/>		Tax Year to 5th April 2011	
		HM Revenue & Customs Office Name	
		PAYE Reference	2
Pensioner's Details			
National Insurance No.	<input type="text"/>	Previous Employment	<input type="text"/> 3
Surname	<input type="text"/>	Pension	<input type="text"/> 4
First two forenames	<input type="text"/>	Total for Year	<input type="text"/>
Pension Payroll No.	<input type="text"/> 1		
			Tax Deducted <input type="text"/> 3
			Tax Deducted * R = not refund <input type="text"/> 5
			Tax Deducted <input type="text"/>
			Final Tax Code <input type="text"/> 6

* Figures shown here should be used for your Tax Return if you get one

1 Pension Payroll No.

This is your pension reference number and is made up of five numbers and a letter e.g. 12345A. Please quote this reference if you contact the Berkshire Pension Team.

2 PAYE Reference - 070/R5200

This is the tax reference number for the Berkshire Pension Fund and should be quoted if you contact HMRC.

3 Previous Employment – Pay / Tax deducted

These two boxes will be filled in with your previous employment figures if you retire in the same tax year as you left your previous job.

4 Pension Paid

This is the total pension you have received in the 2010/2011 financial year before tax is deducted.

5 Tax Deducted

This is the total amount of tax you have had deducted from your pension in the 2010/2011 financial year.

6 Final Tax Code

This will be the last tax code we have operated for you in the 2010/2011 financial year. If M1 appears after your tax code, your tax code has been operated on a cumulative basis. If you have a query on this tax code please contact the Tax Office directly on 0845 300 0627.

Important note about your P60

Please keep your P60 certificate in a safe place. You will need it if you have to fill in a tax return. You can also use it to check that the Berkshire Pension Fund is using your correct National Insurance number.

By law you are required to tell the HM Revenue & Customs about any income that is not fully taxed, even if you are not sent a tax return.

BRAND NEW
FOR 2011

Retired members' pension surgery

We would like to invite you to attend our first pension surgery for retired members, to be held in May 2011.

This will be a great opportunity to discuss any queries you may have about your Berkshire pension, find out how your pension is calculated and meet members of the Pension and Payroll teams.

Representatives from The Pensions Advisory Service will also be in attendance. There is no need to make an appointment – just drop in at any one of the venues below between 10am and 3pm. We look forward to seeing you there!

A note for your diary: 2011 Pension Fair and Annual Meeting

The Berkshire Pension Fair and Annual Meeting for 2011 will be held on Wednesday, 23 November at Reading Borough Council Civic Offices. Look out for further details in the Autumn edition of *The Scribe*.

Date	Location	Venue	Time
Monday 23 May 2011	Newbury	Council Chamber, West Berkshire Council, Market Street, Newbury, RG14 5LD	10am until 3pm
Wednesday 25 May 2011	Maidenhead	Desborough Suite, Town Hall, St. Ives Road, Maidenhead, SL6 1RF	10am until 3pm
Friday 27 May 2011	Reading	Kennet Room Reading Borough Council, Civic Centre, Reading, RG1 7AE	10am until 3pm

Pension Fund Advisory Panel – call for nominations

In our Spring 2009 edition of *The Scribe* we invited members to nominate themselves for a position on the Berkshire Pension Fund Advisory Panel.

Member representatives of the Advisory Panel are appointed for a term of two years and so we would once again like to invite you to nominate yourself if you would like to be considered as the retired/deferred member representative on the Berkshire Pension Fund Advisory Panel.

A maximum of four candidates will be short-listed by the Chairman and Vice-Chairman of the Pension Fund Advisory Panel. Details of the short-listed candidates will be included in the Autumn 2011 issue of *The Scribe*.

Nominations will close on 31 July 2011. If you would like to be considered for this role, please complete the tear-off slip opposite. Please also attach a summary on a separate page explaining why you think you should be considered for the role (maximum 250 words). If you would like further information on the role of the Advisory Panel or on the nomination process, please contact Nick Greenwood, Pension Fund Manager, on 01628 796701 or email nick.greenwood@rbwm.gov.uk

Nominations must be received by 31 July 2011. Please return this form to Joanne Brazier, Royal County of Berkshire Pension Fund, Minster Court, 22-30 York Road, Maidenhead, Berkshire, SL6 1SF.

Remember to include a separate sheet explaining why you think you should be considered for member representation of the Pension Fund Advisory Panel (maximum 250 words).

Title	Forenames
Surname	
Tel No.	
Email	
Home Address	
Postcode	





Useful contacts

If you have any queries regarding the payment of your State Pension or additional allowances, please contact The Pension Service on 0845 606 0265. The following useful telephone numbers may also be of help:



General State Pension enquires	0845 606 0265
Request a State Pension Forecast	0845 300 0168 If calling from outside the UK +44 191 218 3600
Trace old or lost pensions	0845 600 2537 If calling from outside the UK +44 191 215 4491
Pension Credit enquiries	0800 99 1234
Winter Fuel Payments	0845 915 1515
Age UK	0800 169 6565
The Pensions Advisory Service	0845 601 2923
Bracknell Forest Borough Council	01344 352 000
Reading Borough Council	0118 937 3737
Royal Borough of Windsor and Maidenhead	01628 683 800
Slough Borough Council	01753 475 111
West Berkshire Council	01635 42400
Wokingham Borough Council	0118 974 6000

Contact us

We hope you enjoyed reading this issue of *The Scribe*. If you have any queries or comments about the articles in this newsletter, please contact the Pension Team:

Royal County of Berkshire Pension Fund, Minster Court,
22-30 York Road, Maidenhead, Berkshire SL6 1SF

Berkshire Pensions Helpdesk: 0845 602 7237
Berkshire Pensions Reception: 01628 796 668

Overseas telephone number: +44 1628 796 668
(lines are open Monday to Friday 8:30am to 5:00pm)

Fax: 01628 796 700

Email: info@berkshirepensions.org.uk

Website: www.berkshirepensions.org.uk

If you would prefer to visit us in person to discuss your pension you are welcome to call in to our office Monday to Friday between 9am and 5pm.

Please note that our '0845' helpdesk number is now a free-call number from BT landlines.



The Scribe is printed on Pacesetter, an elemental chlorine-free (ECF) paper sourced from certified, sustainably managed forests.

If you would like this newsletter in large print, audio or braille format please contact Joanne Brazier on 01628 796754 or email joanne.brazier@rbwm.gov.uk

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