

Local Government Pension Scheme



THE ROYAL COUNTY OF
BERKSHIRE
PENSION FUND



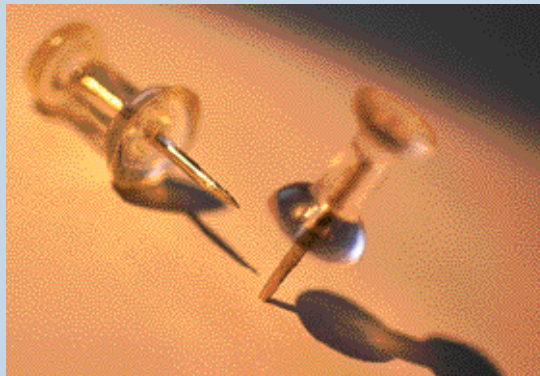
**Keeping
your records
up to date**



The Pension Team keeps records of your Scheme membership and calculates your benefits based on your pay. They also have details of the contributions you have paid whilst a member of the Scheme. Most of the information about your membership is supplied by your employer. You will be issued with an annual benefit statement each year setting out the current and projected value of your benefits but the information provided will only be as good as the information we have received from your employer.

There are a number of things that you need do to in order to make sure that you receive the correct benefits from the Scheme and that your membership is administered in accordance with your wishes. Here is a checklist for you to consider:

- Always keep the Pension Team up to date with your current home address and supply your telephone number and e-mail address wherever possible. Information regarding changes to the Scheme and general newsletters are normally sent to your home address so you could be missing out on important information if you fail to keep your address details up to date.
- Supply a copy of your birth certificate, marriage certificate or civil partnership registration document to the Pension Team. In this way, important dates used to calculate certain Scheme benefits can be verified without delay.



- The LGPS provides a pension for a cohabiting partner. If you are unmarried but have been cohabiting with someone for at least two years and you can prove that either your partner is financially dependent upon you or you are financially inter-dependent, you can nominate your partner to receive a pension in the event of your death.

A leaflet called 'Nominating your cohabiting partner for a survivor's pension' is available at www.berkshirepensions.org.uk or by contacting the Pension Team at the address at the back of this guide. You should make sure that your nomination is kept up to date should your circumstances change. This nomination can be different to any expression of wish you make in respect of any lump sum death grant that becomes payable on your behalf.

- If you have previous pension rights which you want to transfer into the LGPS you must elect to do so within 12 months of joining the Scheme – although your employer does have discretion to extend that deadline. Complete the declaration of previous pension rights and return it to the Pension Team even if you do not have any previous pension rights to transfer.
- When you come to retire, make sure you notify the Pension Team well in advance of your intended retirement date so that you can be provided with certain forms and options that you need to make before you retire.
- Check your annual benefit statements thoroughly and query anything that looks unusual or incorrect. It is easier to resolve issues in the year that they arise rather than trying to look back over a number of years.

- Complete and return to the Pension Team an 'expression of wish form', stating to whom you would like any lump sum to be paid to in the event of your death in service. This will speed up the payment of the death grant and avoid any inheritance tax charge. This expression of wish can be different to any nomination you make in respect of a cohabiting partner's pension.
- Check your payslips to make sure that contributions are being deducted from your pay. If you elect to pay additional contributions check that the additional contributions are deducted from your pay and from the correct date.



Local Government Pension Scheme

Notification of a change in personal circumstances

Change of name and/or partnership scheme

Name: _____ Former Name: _____

Date of Change: _____ E-mail Address: _____

Partnership Status: _____ Date of Marriage/Civil Partnership Registration: _____

National Insurance Number: _____ Date of Birth: _____

It is the policy of the Royal County of Berkshire Pension Fund to distribute annual benefit statements, statutory notifications and other correspondence as required from time to time, to the home addresses of Scheme members. This method satisfies certain disclosure requirements.

It is important that you keep us up to date with your current address. Please complete this form and send it to: Royal County of Berkshire Pension Fund, 3rd Floor, Thames Tower, 37 – 45 Station Road, Reading, Berkshire, RG1 1LX. It will be retained on your pension record as written confirmation of your change of address.

Change of address

Name: _____ Date of Birth: _____

National Insurance Number: _____ Date of Change: _____

New Address: _____

Post Code: _____ E-mail Address: _____

Former Address: _____

Post Code: _____ E-mail Address: _____

Signed: _____ Date: _____

The Royal Borough of Windsor & Maidenhead (RBWM) is a Data Controller under the Data Protection Act 1998 ("The Act"). This statement confirms RBWM's commitment to protect your privacy and to process your personal information in a manner which meets the requirements of the Act.

Please fill in form overleaf.

More detailed information about the Scheme is available from the Pension Team:

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Thames Tower
37 – 45 Station Road
Reading
Berkshire
RG1 1LX

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

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