Buckinghamshire Council
Buckinghamshire Pension Fund

# In-Form

The newsletter for Buckinghamshire Pension Fund Employers.

News & Updates | Special Features | FAQs

Issue 3 | Winter 2020

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**Quick Fact!**
The LGPS had a total of 6.1 million members on 31 March 2020 – LGPS Statistics

## This month in In-Form

Welcome to In-Form; your quarterly employer's newsletter! On behalf of the Pensions and Investments Team: Happy New Year! 2020 was certainly eventful in many ways and this past quarter has been very busy, particularly due to the to the £95k cap regulations which came into force on 4 November 2020. Our bitesize training in this issue offers more information on processing retirements subject to the cap. While we experienced many changes last year, due to the COVID 19 pandemic, it remains important to ensure we continue to carry out our LGPS responsibilities. For you, continuing to submit pension information to us on time and, for us, to process your data in a timely manner. Sending late information to us can cause serious problems. This is highlighted in our special feature 'Why being late matters'. This quarter's special feature 'Exiting the LGPS' is aimed at resolution and admitted bodies.

**Is there anything we could do to make In-Form better? Let us know your thoughts. Send your comments, feedback or suggestions to: pension.feedback@buckinghamshire.gov.uk**

**Free LGPS webinar training - Don't miss out!**
Book yourself onto one of our free webinars today….
Go to page 8 and find out how!

## Administration

**Thinking of outsourcing your payroll?**
If you outsource your payroll to a third party, it's important you understand the responsibility to ensure you meet your employer duties will remain yours. Under the regulations, the Pension Administration Strategy sets out the charges payable for employers who fail to meet their duties. If the payroll provider submits late or incorrect information, or fails to notify us about something they should, we will issue any applicable charges to you. We've created a new guide to help you consider pensions when you select a payroll provider. You should also read this quarter's special feature which looks at the impact of providing late information, and don't forget to book onto our first employer training webinar covering the SLA and The Pension Administration strategy.

**Entitlement to a refund**
We have a large amount of unclaimed refunds which is surprising since many people may be struggling financially during this difficult time. When an employee leaves, we would be grateful if you could include the following sentence somewhere in your communication to them:

"If you have paid into the scheme for less than two years, you may be entitled to either receive a refund of pension contributions or transfer your pension to another provider. The Pensions and Investments Team will write to you with your options. If you haven't received a letter within three months of your last day of employment, please contact:
pensions@buckinghamshire.gov.uk
or call 01296 383755."

We send a letter confirming a member's entitlement to a deferred benefit or a refund, after we have received the leaver paperwork from you . If they have previous LGPS membership or have since re-joined the scheme, they will not be entitled to a refund.

**Redundancy estimates**
Following the introduction of the £95k cap, we have made significant changes to the layout of our redundancy estimates providing the pension figures and strain cost. The new redundancy estimate layout is not suitable to be shared with members. It contains more than one retirement option, depending on whether the member breaches the cap or not, as well as information directed at employers. Rather than try to edit the template, you should extract only the information you need to provide to the member. Remember, it is up to you to determine if someone exceeds the £95k cap or not. If you confirm to us that the member did not breach the cap and we pay unreduced pension benefits, and later find that they should not have had this option, you will incur a charge of £50 per occurrence of recalculation under the Pension Administration Strategy. The new processes following the introduction of the £95k cap are covered in more detail in this quarter's bitesize training. We are expecting these forms to change again in the near future as the LGA are working with Eversheds to create standardised caveats for forms.

**Our virtual doors are always open**
While we do hold regular meetings with some employers, we want to encourage you not to wait until this meeting to voice any concerns or issues, particularly if there is a problem with something we are doing. Please let us know as soon as possible so we can put it right.

**New email address for 'my pension online'**
We've updated the email address for 'my pension online' queries. This is the email address members can use if they have a problem registering for 'my pension online'. If you have this email address held anywhere, please amend it. We will soon be updating the guides and communications on our website with this new email address.
The old email address is:
mssregistration@buckinghamshire.gov.uk
It has now been replaced with:
mypensionon line@buckinghamshire.gov.uk

Please continue to encourage members to register for my pension online and to contact us at the revised address if they experience any difficulties.

**Are your guides up to date?**
It has come to our attention that some employers are holding and distributing out of date guides. Every quarter we provide a list of updated guides and web pages in In-Form of every document or page that has been updated over the quarter. This is so you can check what you hold on your websites and distribute them to members. Please ensure you check the list below every quarter and replace any outdated information.

**New/updated guides, forms & web pages this quarter**
Outsourcing your payroll - Employer Guide
Employer's COVID-19 – Employer webpage
Active and deferred COVID-19 – Member page
Latest news – Member page
Increasing your pension benefits – Member page
Exit payment reforms – Member page
Scheme pensioners – Member page
Pensions Increase – Member page
Contribution Flexibility form – Member form
Retirement certificate – Employer form
Employer estimate request – Employer form
Pension Fund Annual report – Investments

**Coming soon**
Projects you can expect to hear more about in the future.

**McCloud data collection project**
We will soon be releasing communications specifically in relation to the McCloud data collection project. Please ensure that you review the data collection template and guidance notes in preparation. Please review previous issues of In-Form if you're not familiar with the case.

**Year-end information request**
It's hard to believe, but we are in the final quarter of the tax year 2020/21 and it won't be long before we send out the request for year-end information for this financial year. Look out for our email over the next quarter requesting the submission of year-end information. We are running a webinar on 8 March – Book your space now!

**Are there any other guides you think we could produce that would help you? What webinar training would you like to see?**
**Get in touch and let us know!**

## Investments

Pension Fund performance summary – Quarter 3 2020/2021

| 30 September 2020 | Quarter % | Annual % | 3 year % |
|---|---|---|---|
| **Fund (excl private equity)** | 2.9 | 6.4 | 6.5 |
| **Benchmark** | 1.9 | 3.9 | 6.2 |
| **Out/under performance** | 1.0 | 2.5 | 0.3 |
| **Market Value (£bn)** | 3,367 | | |

**Annual report 2019/2020 published**
The annual report for the period 1 April 2019 - 31 March 2020 is available for download on our web page. The auditor has now released an opinion for the report and the final version will be updated online shortly.

## Governance

The Buckinghamshire Pension Board met virtually on 14 October 2020 and again on 16 December 2020. Items discussed included Annual Benefit Statements and 'my pension online'.

The Pension Fund Committee met virtually on 19 November 2020. Items discussed included the Fund's annual accounts audit and the annual report 2019/20. The committee is due to meet again on 25 February 2020.

The agenda and minutes for both the Buckinghamshire Pension Board and the Pension Fund Committee are available in the democratic services section of the Buckinghamshire Council website.

## Employer's exiting the LGPS

An overview of what you can expect as an admitted body or resolution body exiting the LGPS.

**Exiting employers**

A 'Scheme employer' becomes an 'exiting employer' under the following circumstances:

- Your commercial contract has ended
- Your last active member leaves the scheme
- You have no active members following insolvency, liquidation or a 'winding up' petition
- A corporate restructure or merger takes place resulting in a new employing body taking on the employing contracts
- There was a significant breach in your LGPS obligations that could not be resolved

If any of these circumstances apply, under regulation 64 (LGPS 2013), we must obtain an actuarial valuation, also known as a cessation valuation. This is carried out by the Fund actuary who assesses the exiting employer's assets and liabilities at the date of leaving the scheme. We will then obtain a revised rates and adjustment certificate which will quantify any exit payment due from the employer to the Fund, or any exit credit payable from the Fund to the employer.

**Exit costs**

When a cessation valuation is carried out, you are liable to meet the administration costs. These include the Fund actuary fee, admin fee and on some occasions, a legal fee. For information about the current charges, please contact the TUPE Liaison Officer Marie Dunbar at: marie.dunbar@buckinghamshire.gov.uk

The administration fees are in addition to any exit payment you may be required to make following the cessation valuation. An exit payment is the total cost of any present and future liabilities you may have. It is to cover the cost of paying pension benefits to all past and present employees. Even if you have become an exiting employer because you no longer have any active members, it does not mean that you no longer have any liabilities. Exit payments have the potential to be high depending on how long you have participated in the Fund and how many employees have paid into the scheme past and present.

**Other approaches to exits**

At the Fund's discretion, resolution bodies may be issued a suspension notice if they are likely to have future active members. This would mean your liability for the exit payment cost would be suspended for a period of up to three years; however, you would still have to pay employer contributions. You may also need to pay additional contributions certified by an actuary to meet outstanding liabilities. The suspension notice can be withdrawn at any time.

Exit costs are due to be paid to the Fund as a single lump sum payment, unless there is another agreement in place. Under the regulations, Funds do have some discretion over allowing an employer to spread the cost over a set period. We consider such requests on a case by case basis, considering factors such as the employer's covenant strength, the total cost of the exit payment and the impact on other Scheme employers. The government has recently made some further changes to allow for greater flexibility concerning exit payments. These new flexibilities will be updated in our Funding Strategy Statement shortly.

Another way an admitted body may not be required to meet the exit payment is where the assets and liabilities are transferred to another party. For example, where a side agreement forms part of the admission agreement and states that there will be no exit deficit at the end of the contract for the admission body. The Scheme employer would have acted as guarantor and the admitted body would have taken no funding risk throughout the life of the contract. When the cessation valuation is carried out, the employer will pay all the associated costs and any exit payments due to the Fund. They will also receive any exit credit where it is payable.

**Exit credits**
If, following the cessation valuation, it is discovered that you paid more than you needed to fund your liabilities, you may have an exit credit. An exit credit is an amount payable to you as an employer from the Fund. Exit credit payments will usually be paid to the employer within six months of the date of cessation, but it can take longer. There are some conditions to making an exit credit payment, to find out more, see page 17 of the Funding Strategy Statement.

**Preparing for an exit**
You should contact us to discuss any upcoming exit as soon as you become aware you will be requiring a cessation valuation. Your current contribution rate could possibly be reassessed to minimise any deficit payable when you cease to participate in the scheme. Transferee admission bodies should also discuss this with the employer letting the contract.

**More information.**
LGPS regulations 2013
Service Level Agreement
Funding Strategy Statement
Pensions Administration Strategy
If you are an admitted body, consult your admission agreement.

**Don't forget to book your space on our webinar on 29 April for resolution and admitted bodies**

## Why being late matters

We can all agree with the adage, that it is better to receive information late than not at all but sending over pensions information late can have serious consequences that you should be aware of. You may know that information provided after the deadline could incur a penalty charge under the Pension Administration Strategy, but you may not realise why these deadlines are in place. This special feature provides an overview of the knock-on effects caused by late pension information.

**May cause unnecessary stress to a member**
Not sending us starter information on time, delays setting up a record for a member. We sometimes get calls from members unable to log onto 'my pension online' only to find we don't have a record for them despite the fact they started some time before. The member becomes very concerned about this. If they find we have no record of this, they become distressed and may choose to opt out as they don't trust how their pension is being administered. Sometimes members need urgent information about their pension for a divorce, or a mortgage application. If we don't have the information they need, this delay could cause considerable stress to them. This could lead to complaints and IDRPs. If the IDRP goes to The Pensions Ombudsman, they may award damages to the member for distress and inconvenience.

**May delay a payment causing interest to incur**
Under Regulation 71(a) LGPS 2013, interest is payable on any refund paid after one year of the leaving date. Interest is also payable retirement lump sums paid over 30 days after the leaving date. If it is determined that you caused the delay, this interest will be charged to you as set out in the Pension Administration Strategy.

**May delay a transfer in or out**
If a new scheme member wants to investigate a transfer in of previous pension benefits, they have only one year to do so, but they cannot begin the process until their record is set up. This is because transfer calculations use factors reliant on the member's age and start date. Delays in providing starter information can hinder this process.

If the member leaves and wants to transfer their pension benefits to another scheme, late leaver information will delay the transfer as we cannot provide the value to the member. It could also alter the value of the transfer itself and prevent Club transfers from occurring entirely. The Public Sector Club allows members to transfer benefits between schemes such as the LGPS, NHS and Civil Service Pension (CSP) with a guarantee of receiving an equivalent benefit package. This must be completed within 1 year of leaving or the Club protection runs out. If you delay providing us with the leaver information, the result could be that the member won't be able to have a transfer on Club terms.

**May cause problems with refunds**
Delays to providing starter information may mean we pay a refund the member was not entitled to. We would need to recover this payment from the member which can be difficult and cause distress. Delays to providing leaver information could change an entitlement to a refund. We recently had a case where the member could have taken a refund, but by the time we received the leaver information months after it was due, they had taken up a new LGPS job which meant they could not receive the refund.

**May cause administration errors**
Late information could lead to delays to our administrative processes and can also lead to errors that would not have occurred had we received the information on time. For example, when we investigate combining two records under the LGPS, we need to have all the relevant information about all pension records. If you don't tell us someone has left or started, we may give them the wrong options.

**May delay a retirement**
We aim to pay the first instalment of a pension the month after the member's last day of employment. Retiring is a big change for members, it can also be a big change in income. They may be dependent upon their pension income for their livelihood. Delays in providing us information for estimates can also delay a retirement. The member may not be able to plan until they have more information about their pension.

**Providing information late can have important implications for members and for your organisation. You can find out more about the SLA and the Pension Administration Strategy by booking onto our free employer webinar on 25 January 2020. For more details including how to book, see page 8.**

**If you are experiencing any difficulty in meeting the timescales, for any reason, it's important that we know. Contact your ELO as soon as possible.**

# Scheme Updates
## Scheme changes and news from the wider sector

**LGPC Bulletins and circulars**

The Local Government Pension Committee (LGPC) issue monthly bulletins and occasional circulars, updating administering authorities on scheme changes. They also have several subgroups that meet regularly to discuss specific aspects of LGPS scheme administration. This section is a summary of the key updates of the latest information for the quarter which may be of interest to employers. If you want to read the full bulletins, which contain more detail and additional information, you can follow the links below. The LGPC website also contains an archive of all publications as well as an area specifically dedicated to employer resources.

| **Bulletins this quarter** | **Minutes of meetings this quarter** |
|---|---|
| November 203 | Technical group – 1 October 2020 |
| December 204 | Communications working group – 1 December 2020 |

**Consultation on flexibilities guide**

You may recall in the Autumn Issue of In-Form (page 7) we announced the government had released a partial response to the consultation entitled 'Changes to the local valuation cycle and the management of employer risk' regarding employer flexibilities on exit payments. We have not yet updated our Funding Strategy Statement in relation to this as we are awaiting further guidance. You are now invited to comment on a draft guidance aimed at employers and administering authorities in implementing these new regulations. The draft guide has been put together by the Scheme Advisory Board (SAB) in conjunction with representatives of scheme employers and administering authorities. Comments on the draft guidance should be submitted by 9 January 2021 to Robert.holloway@local.gov.uk

**Update on 95k cap**

On 4 November 2020, HM Treasury introduced a limit of £95,000 on the total of all exit payments made to public sector workers leaving on the grounds of redundancy or business efficiency. Exit payments include statutory and discretionary redundancy payments, as well as pension strain costs for early payment of pension benefits. The Local Government Pension Scheme (LGPS) regulations have not yet been changed to accommodate these rules, and currently state that unreduced pension benefits must be paid to any scheme member over age 55 leaving due to redundancy or efficiency (Regulation 30(7) LGPS 2013). The government has since published the guidance and directions for these regulations.

A consultation entitled Reforming public sector exit pay proposing changes to compensation payments and to the Local Government Pension Scheme (LGPS) closed on 9 November 2020, and comments on draft regulations closed on 18 December 2020. However, until the outcome is known, and the regulation changes are laid, the new retirement options this legislation will introduce will not apply, and we will continue to calculate pension strain locally.

We have provided you with guidance on how we intend to process retirements during the period between 4 November and the date the revised regulations are introduced in our communication of 25th November. This is provided in more detail for those employers who are subject to the cap in this issue's bitesize training. Our member webpage; 'exit payment reforms and your pension' has been updated. Please continue to follow the guidance note for employers issued by the LGA. As soon as we have an update on any change in the situation we will be in touch.

You should also note that HM Treasury has confirmed that for the purposes of calculating individual exit payments in relation to the £95k cap, employer national insurance contributions should not be included. Confirmation was provided in response to a written question from

Baroness Eaton. More guidance can be found in the employer's section of the LGPC website.

**COVID-19 Update**
On 5 November 2020, the government confirmed that it would be extending the Coronavirus Job Retention Scheme (CJRS) until the end of March 2021 and reopened the scheme for new applicants. Furloughed employees will receive 80% of their current salary for hours they are unable to work due to the pandemic, up to a maximum of £2,500 per month. Employers will need to cover national insurance and pension contributions. They should also ensure that contributions are deducted from any furlough pay. We have updated our employer web guidance but we will no longer update the printable version of this guide. We will update the webpage directly for any changes. Please refer to this for information on how we expect you to process pension information in relation to the pandemic. Please also inform your Employer Liaison Officer if you have any employees that will be receiving some element of furlough pay.

**State pension rates go up**
On 25 November 2020, in a written ministerial statement, the Government announced that state pension rates for the year 2021 to 2022 will be increased by 2.5%. These changes will take effect from the 12th April 2021.

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## You're invited to attend our free employer webinar training!

We will be hosting a series of free employer training webinars and we really hope you are able to attend. The first of these are listed below. The webinars will be conducted via MS Teams, but you don't need to have the Teams application to attend the training.

**The SLA, The Pension Administration Strategy and submitting information**
**Date:** 25 January 2021
**Length:** 30 mins
**Time:** 10-10.30am
**Description:** This webinar looks at the SLA, the charging schedule detailed in the Pensions Administration Strategy and the way we monitor compliance.
**Suitable for:** All employers that deal with submitting pensions information are recommended to attend this important training.

**The year-end procedure**
**Date:** 8 March 2021
**Length:** 30 minutes
**Time:** 10.30-11am (non-i-connect employers) & 2-2.30pm (i-connect employers)
**Description:** A look at the regulatory requirements for submitting year-end information and how to complete the return with practical examples.
**Suitable for:** All employers responsible for completing and submitting year-end information to us.

**An LGPS overview for admitted bodies and resolution bodies**
**Date**: 29 April 2021
**Length**: 30 minutes
**Time:** 11-11.30am
**Description:** An overview of some important aspects of the LGPS specifically for admitted and resolution bodies.
**Suitable for**: admitted and resolution bodies only

## Book your space now!

Email employers@buckinghamshire.gov.uk stating your name, organisation and email address and the webinar(s) you want to book on. We'll then send out your invitation. Hope to see you there!

## Bitesize training: The £95k Cap

The introduction of the £95k cap regulations before amendments to the LGPS regulations has led to an interim period of legal uncertainty. In our email of 25 November 2020, we confirmed how we intend to process redundancy and business efficiency retirements until the LGPS regulations are changed. In this quarter's bitesize, we will look at the procedure for employer's subject to the cap in some more detail.

### Requesting an estimate

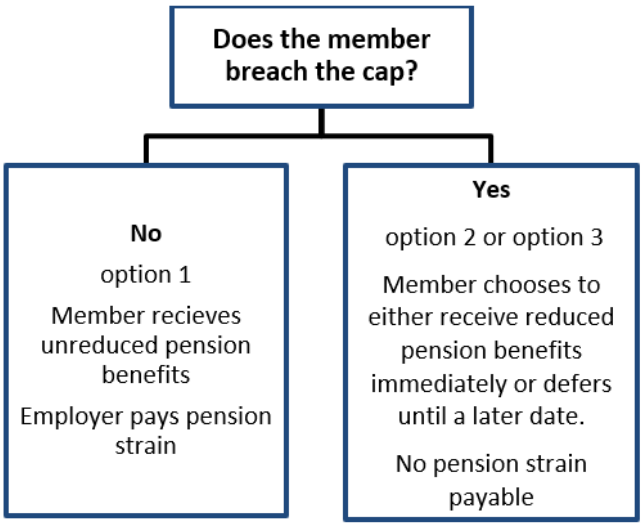
It's your responsibility to ensure the total exit payments made to an employee do not exceed £95,000. It's our responsibility to pay the correct benefits. For both of us to achieve our responsibilities, we need to give you the pension strain figure, and you need to tell us whether the member breaches the cap. The pension options available to the member will depend on this. To request this, you should fully complete the new 'estimate request form' and send it to us.

### Receiving the estimate

Once we have processed your request, we will provide you with the estimate. This contains the pension strain, which you will need to use to determine if the member does or does not exceed the cap. The estimate also contains three different pension options which are summarised below:

**Option 1-** This is an estimate of what the member will receive if they **do not** breach the cap. In this scenario, you would need to pay the pension strain and we would pay the member unreduced pension benefits.

**Option 2-** This is an estimate of what the member will receive if they **do** breach the cap but want to have their pension benefits paid to them immediately after they leave. If this is before their normal pension age (the same as state pension age) there will be early retirement reductions applied. In this scenario, you would not need to pay pension strain.




**Option 3-**This is an estimate of what the member will receive if they **do** breach the cap but decide to defer payment of their pension benefits until their normal pension age. They can choose to release them before this date, but we must receive three months' notice. There will be early retirement reductions applied if they receive their pension before their Normal Pension Age. You would not need to pay pension strain.

### Alternative cash payments

If the member breaches the cap (options 2 and 3), you will be able to choose if you wish to make an alternative cash payment to the member under regulation 8 of the exit payment regulations. However, the LGA have recommended that you delay making an alternative cash payment at this time. Please refer to the employer guidance issued by the LGA for more information.

### Providing the correct options to the member.

You may want to provide the member with their pension options, if you do, you should not forward the new style estimate directly to the member. You need to work out whether they breach or not and only provide the relevant options. Use the diagram above if you're not sure what these are. You must do this by

extracting the relevant data and providing this to the member. The estimate contains instructions for you as the employer which are not suitable for the member.

**Do you need a second estimate?**
Once the retirement is agreed and you are ready to provide us with the leaver form and retirement certificate, you need to double check that the pay information has not changed from the information you provided on the 'estimate request form'. We will not be able to process the retirement until you have confirmed to us if the member does or does not breach the cap. You cannot do this without an accurate pension strain value. If the pay information has changed, please recomplete the estimate form. We will then provide you with a revised calculation of pension strain based on this new pay information.

**Notifying us of the actual retirement**
Once you have received an accurate pension strain estimate, you should complete the 'notification of employee leaving' form and the 'retirement certificate' and provide the final pay information where applicable as per our usual procedures. Once we receive this information, we will be able to calculate the member's relevant options and send out their retirement pack. If the member breaches the cap, you need to confirm if you have decided to make an alternative cash payment.

**Whose responsibility is it?**
The table below summarises which responsibilities are yours and which are ours.

| Our responsibility | Your responsibility |
|---|---|
| Process your request for an estimate of benefits and provide you with a pension strain value | Provide the correct pay information and complete the relevant forms at each stage |
| Provide the retirement pack following the receipt of the correct leaver paperwork from you | Confirm to us if the member does or does not breach the £95k cap |
| Answer any questions about how the pension has been calculated and how the LGPS regulations apply | Inform the member of the correct options extracted from the estimate |
| | Ensure the member does not breach the £95k cap |
| | Answer any questions about the calculation for the £95k cap and any other exit payments made |

**A changing situation**
We don't know when changes to the LGPS regulations will be introduced to accommodate the cap, but we know that our procedures will change when they do. Ensure you keep up to date with the situation by reading all our communications, booking onto our webinar training events and ensuring all relevant colleagues are included on our distribution lists.

**Did you find this page useful? Get in touch and let us know.**

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## Employer FAQs

Employer questions received this quarter.

**How do you complete our PDF forms?**
Some of our PDF forms allow you to edit them without requiring a printer. We are in the process of making all our forms editable in this way. To edit these types of form and save the changes, you need to download the form and save it. Then open it in a pdf reading programme such as ADOBE. Then you will be able to edit and save your changes and insert a digital signature.

**Do I have to pay for an ill-health assessment for an ex-employee who is a deferred member?**
Yes - it is the employer's responsibility to arrange, oversee and make a decision about any application for early release of deferred benefits under regulation 38. You must also inform the member of the outcome and provide us with the correct paperwork so we can pay the pension.

# Contacts
## Full list of contacts for all services

## Employer Liaison Team

Your Employer Liaison Officer (ELO) is your first port of all call for training, advice, and support.

| Employer | Employer Liaison Officer & Contact Details |
|---|---|
| A - Bl & MKC | Karen Hemming 01296 382371<br>karen.hemming@buckinghamshire.gov.uk |
| Bm – Ch & Buckinghamshire Council | Emma Hamilton 01296 382769<br>emma.hamilton@buckinghamshire.gov.uk |
| Ci – He & Buckinghamshire Council | Megan Spurrier 01296 382745<br>megan.spurrier@buckinghamshire.gov.uk |
| Hf – Ne & MKC | Georgia Keen 01296 382719<br>georgia.keen@buckinghamshire.gov.uk |
| Nf- Si & TVP | Jan Bennion 01296 382242<br>jan.bennion@buckinghamshire.gov.uk |
| Sj- Z & TVP | Teresa Webb 01296 382382<br>teresa.webb@buckinghamshire.gov.uk |

## Other contacts

| | |
|---|---|
| Senior Employer Liaison Officer: Hannah Fall | hannah.fall@buckinghamshire.gov.uk |
| TUPE Liaison Officer: Marie Dunbar | marie.dunbar@buckinghamshire.gov.uk |
| Employers General Inbox | employers@buckinghamshire.gov.uk |
| LGPS Monthly Returns Inbox | LGPSreturns@buckinghamshire.gov.uk |
| Annual Returns/SUP52 | lgsystems@buckinghamshire.gov.uk |
| Pensions Finance | pensionfinance@buckinghamshire.gov.uk |

If you are responding to an administration query you should send these to our main pensions inbox pensions@buckinghamshire.gov.uk

## Member contacts

Please refer members to our contact details below:

| | |
|---|---|
| Member helpline number | 01296 383755 |
| Member email | pensions@buckinghamshire.gov.uk |
| Member self-service portal | https://ms.buckinghamshire.gov.uk |

**Thanks for reading. We hope you found this issue of In-Form, useful and informative. On behalf of the Pensions and Investments Team, stay safe and keep well!**