

# Annual Report 2013/14

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To the Minister for the Cabinet Office, on  
the Royal Mail Statutory Pension Scheme  
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**Alan Pickering CBE**

Chair of the Royal Mail Statutory Pension Scheme Governance Group

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# Executive Summary

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In 2013/14 the Royal Mail Statutory Pension Scheme (RMSPS) has built successfully on the strong foundations put in place when it was established in the Department for Business, Innovation and Skills (BIS) in April 2012. At the end of its second year, I am very pleased to report that the service provided to 420,000 members has continued to be of a high quality and that the commitments made by Government to a seamless service with the ongoing Royal Mail Pension Plan (RMPP) are still being maintained.

The scheme transferred to the Cabinet Office (CO) in April 2013 and at the same time, from the head of the scheme who managed its set up in BIS to the new manager who has taken it forward in CO, with no loss of service or impact on members or suppliers.

The scheme is now firmly embedded alongside the Principal Civil Service Pension Scheme (PCSPS) so there is greater resilience, with both schemes benefiting by sharing resources and common processes to improve knowledge and efficiency. An internal audit on the level of integration and control gave full assurances to the Permanent Secretary and an internal audit of discretionary decision making, reassuringly, did not identify any major issues.

The Pensions Service Centre (PSC) in Chesterfield has continued to provide a high quality service with relatively few formal complaints, and the RMSPS management team have worked closely and very productively with their counterparts in the Royal Mail Pension Plan (RMPP), to maintain the alignment of the schemes.

Financially, I am very happy to report that the accuracy of forecasting pension payments was within 1% of the actual amount and the administration costs were substantially below the budget available, so I am very impressed with the management and financial controls.

I am mindful of the interest BIS still has in the RMSPS because of the sale of shares in Royal Mail. It was reassuring that the team worked collaboratively with BIS on changes in legislation that were necessary to ensure the CO, as the department responsible for the management of the scheme, can exercise certain legislative functions.

Overall, the Cabinet Office team are managing the scheme to a very high standard. I am also pleased to report that they are looking at future years by starting to prepare themselves for a procurement exercise for a new pension administration contract, when the current agreement with PSC expires in March 2017. We expect PSC to be one of the bidders for the new contract.

I would like to thank all of those involved in making the RMSPS a success in its second year of operation. Additionally, I am grateful to the Minister for the CO for meeting with me so I could introduce myself and the scheme and look forward to appropriately timed meetings in the future. I am now looking forward to the third year; to maintaining the high level of service to members and seeing what other great things will be achieved.

A handwritten signature in black ink that reads "Alan Pickering".

**Alan Pickering CBE**  
**Chair of the Royal Mail Statutory Pension Scheme Governance Group**

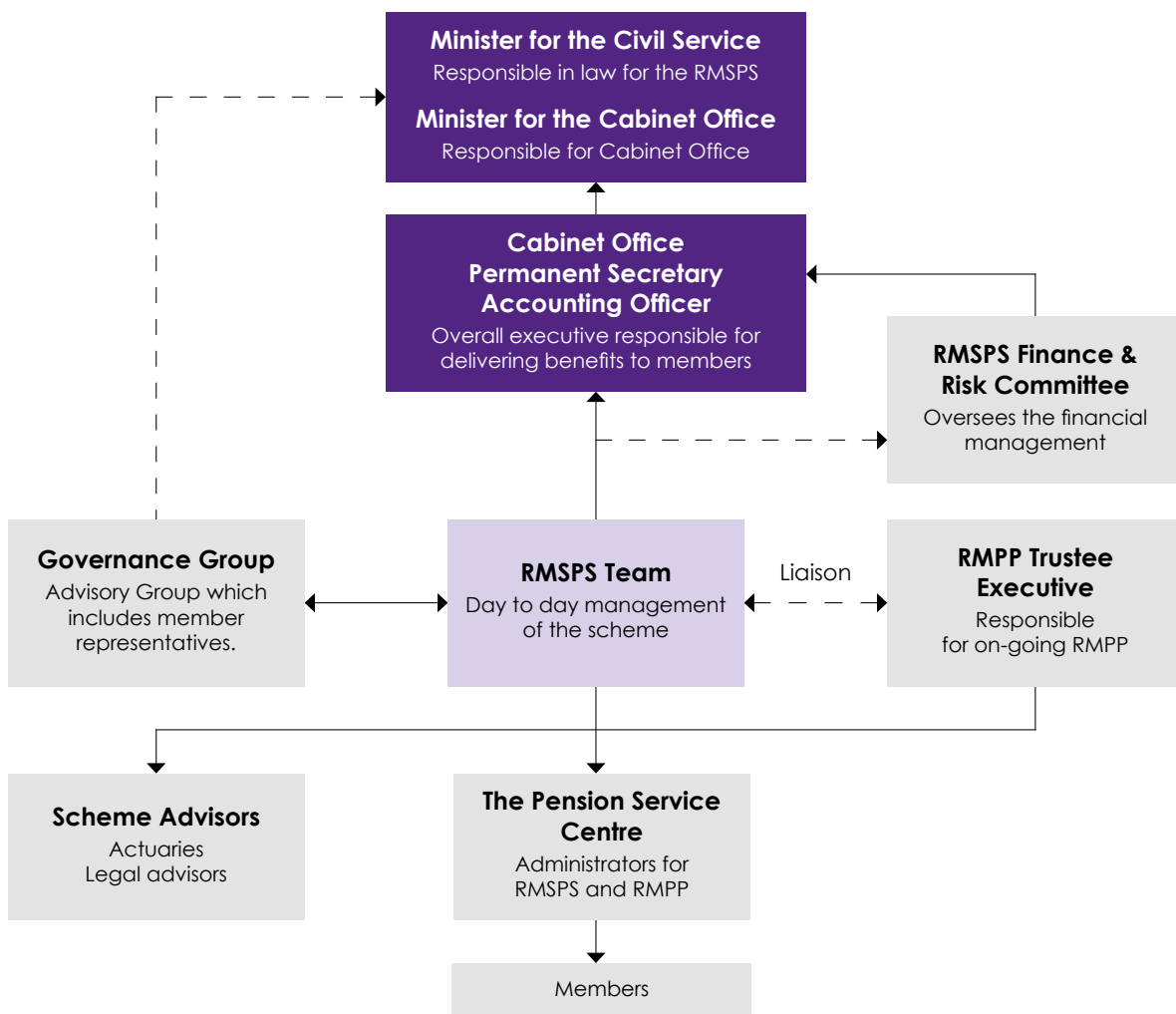
# Governance Group

The scheme is overseen by the Governance Group (the Group, who are advisory) and I am happy to report that it continues to operate effectively after a smooth transition from BIS to CO. The Permanent Secretary is now the Accounting Officer and the link with BIS is maintained by Paul Williams attending to represent the BIS Secretary of State. Otherwise the Group sits in the structure as it was previously (Figure 1).

The Group has continued to play a large part in our engagement with the key stakeholders: providing assurances that the quality, seamless service is being delivered and receiving feedback from scheme membership or employers. Overpayments are an area that the group take very seriously and it is a regular topic for discussion.

Meetings are held every quarter and the Group receive a report from the PSC and the management team, alongside an increasing number of papers on any issues, actions or decisions we have to make for the scheme or where we seek the Group's advice.

**Figure 1 Governance Structure**



## Terms of reference and attendance

I am happy to report that the original objectives for the Group to be: efficient and cost effective, transparent and robust and compliant with relevant best practice and policy for public service schemes have been achieved.

From my annual review of the Group's terms of reference only minor amendments were made to clarify the purpose. A copy is included at Annex A.

Attendance at the meetings throughout the year is largely consistent and engagement is good (Table 1). The RMPP pensioner representative has now stepped down as he is content that the scheme is in good hands and the Group are content that he will not be replaced.

A member of the RMPP Trustee Executive also attends the meeting and his input is invaluable in providing assurance of the delivery of the seamless services.

**Table 1 Governance Group Attendance**

Members (Attendees)	Apr 2013	Jul 2013	Oct 2013	Jan 2014
Chair of Governance Group	√	√	√	√
Treasury Nominated Rep	√		√	√
Royal Mail Group	√	√		
UNITE – The Union	√		√	√
Post Office Ltd	√	√		√
National Federation of Occupational Pensioners	√	√	√	√
Communication Workers Union (2 reps)	√	√√	√√	√√
Cabinet Office Members (2 reps)	√	√√	√√	√
Department for Business Innovation & Skills	√		√	√
RMPP Pensioner Representative (attendee)	√	√	√	√

## Governance Group themes

This year the Group has focused much more on business as usual, but we have had guest speakers on specific themes: the Pension Ombudsman gave a very good presentation on their work and two members of the Shareholder Executive from BIS gave an update on the work relating to the privatisation of Royal Mail. We also had a presentation from the Rowland Hill Fund about the work they do to support current and ex members of Royal Mail and the Post Office and we have been able to help them and members by including leaflets in mailings.

## The Finance and Risk Committee

A finance and risk committee oversees the financial performance of the RMSPS and although this is not part of my formal remit, I have been happy to observe that this committee made an excellent transition from BIS to the CO and continues to provide a strong control mechanism for the scheme.

# Member communications

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Member communications remain appropriate, effective and in alignment with RMPP and the following were sent out in 2013/14:

- ✚ Pension increase letters and P60s to all pensioner members in March and April 2013.
- ✚ Annual benefit illustrations to those still in active service and a current value statement to deferred members in August/September 2013 (including a copy of the RMSPS Accounts for members who had an active element at March 2012).
- ✚ Letters to members living overseas to seek confirmation of their entitlement were sent out in January 2014.
- ✚ We continue to use the RMPP website for members to access leaflets and information.

## Reporting to the Minister

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Following the move from BIS to the CO, I met with the Minister in November 2013 to introduce myself and the RMSPS scheme, and the meeting was constructive and productive.

The Minister was assured of the successful move of the scheme and we agreed to meet at the end of the financial year to review the scheme's first year in the CO.

## Stakeholders

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### Employers of the RMSPS

RMSPS members have two employers; Royal Mail Group (RMG) and Post Office Limited (POL) are members of the Governance Group and regarded as key stakeholders of the scheme. Outside of the group I met with both employers; meeting with the RMG three times and with POL only once, which was due to changes in POL staff.

A good relationship with the employers is particularly important for the RMSPS because of the unique position of the PSC. RMG own the PSC which currently administers the pension scheme on behalf of the RMSPS and both employers. The three way relationship between employer, RMPP Trustees and the PSC is a complex one, but we have now established and maintained open channels of communication with both employers so that we can take early action, should any changes be planned that might impact our RMSPS members. This year, these channels were particularly productive in concluding discussions about changes to the RMPP, to ensure RMSPS members were not impacted, and I am looking forward to continuing that engagement with them.

### Trade Unions

There are two major trade unions to which members of the RMSPS may belong, the Communication Workers Union (CWU) and Unite the Union (Unite). They are key stakeholders of the scheme and representatives of both attend the Governance Group.

Outside of the Group I met with the CWU three times and Unite once throughout the year. These meetings have been useful in highlighting any problems their members have contacted them about or anything that may become an issue.

The CWU have contacted us directly on a number of occasions and I am pleased to report that we were able to resolve the problems. They have also been representing two of their members who have received overpayments.

## National Federation of Occupational Pensioners

The National Federation of Occupational Pensioners (NFOP) is the largest occupational pensioner organization in the UK, providing help and support to 74,816 members, of which more than 28,000 are from RMG and POL. The NFOP is not a political organisation although it does lobby MPs and Peers and regularly responds to Government consultations on issues affecting older people. They are a particularly engaged member of the Governance Group, contributing much feedback from members.

The NFOP are represented on the Governance Group because of the historic links with the RMPP and we have agreed that the PSC can continue to issue NFOP membership application forms to RMSPS members close to retirement.

## The Royal Mail Pension Plan

I am pleased to report that the close day-to-day working relationship between the RMSPS and RMPP has continued and that they also meet formally, on a quarterly basis, to discuss a wide range of issues and proposals relating to membership and ensure the seamless service.

Over the year the RMSPS team have worked with the RMPP on a range of joint operational areas such as: developing a contingency plan for issues with overseas payments; improvements to the internal dispute resolution process and associated guidance leaflet; developing guidance for overpayments, and improving/simplifying the range of letters that both schemes use.

The RMPP team's guidance, advice and support have been invaluable in the past year with the good relationship being a significant contributory factor to the delivery of the seamless service.

# Membership statistics

The RMSPS has two types of members: Pensioner members (who are in receipt of a pension from the RMSPS); and deferred members (who are not yet in receipt of their pension and have either, left the employment of RMG or POL, or are still in employment with either employer). Current statistics are shown below (Table 2). Numbers have remained fairly consistent in the last two years, but we expect the number of deferred members taking up their pension to increase sharply towards the end of the decade.

**Table 2 Membership Statistics**

Class of membership	Apr-12	Apr-13	Apr-14
Pensioners	183,829	183,798	184,954
Deferred	241,994	236,463	229,519
Total	425,823	420,261	414,473

In 2012 and 2013, dual status pensioners and active pensioners were reported as "pensioners", however these will now be reported as "deferred" so that they to align with the Annual Accounts.

# The Pensions Service Centre

## Contractual arrangement

I am pleased to report that the agreement with RMG for the services of their Pensions Service Centre (PSC), which is based on sharing of the costs of the PSC between the RMSPS and RMPP is working well and the good relationship, established in the first year, has continued so that we have all met our commitments to deliver a high quality service. PSC continue to be recognised in the pension administration industry; this year being commended and winning a number of awards and they were also admitted to membership of the Pension Administration Standards Association.

PSC provide a monthly dashboard report to the management team. They also provide a quarterly report on their performance, which is presented as part of the papers to the Governance Group and Finance & Risk Committee. Monthly meetings are held with PSC management team to review both the performance and quality of service under the contract and the identification and management of risks. The meetings also provide an opportunity to discuss any areas that have come out of the monthly operational meetings, such as overpayments, policy areas and plans that the PSC or RMSPS management team are working on that may impact the other party.

I was pleased to learn that PSC have a robust business continuity plan and a disaster recovery suite in place and that there is minimal risk of pension payments not being made in the event of any business issues arising.

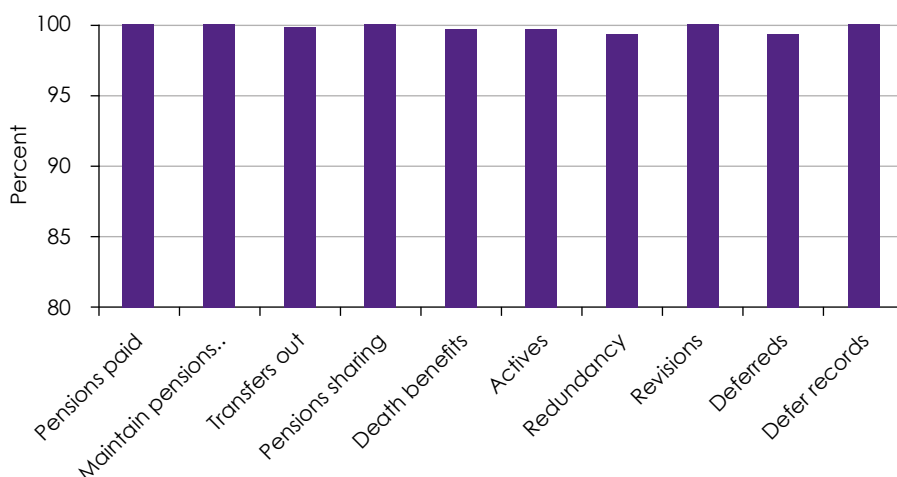
The agreement allows for an annual increase of up to 10% on the costs payable, however, after carrying out efficiency reviews, the PSC were able to confirm that there would be no cost increase for 2013/14, which was good news.

## Performance and reporting

I receive a quarterly report from the Head of the RMSPS (which covers all aspects of the RMSPS including a summary of the PSC performance) and also the PSC quarterly performance report. I am happy that the format, quality and content of both reports provides me with sufficient information to be assured that in all aspects, the scheme is performing well. Targets have been achieved and, in many cases, exceeded.

Overall performance against a target SLA of 95% on a range of areas relating to member services was achieved (Figure 2). The target has been met in all areas with 100% achieved in five of them. I was pleased and impressed that one of the five areas was pensioner payroll, which means that there were no failures in payment in the year.

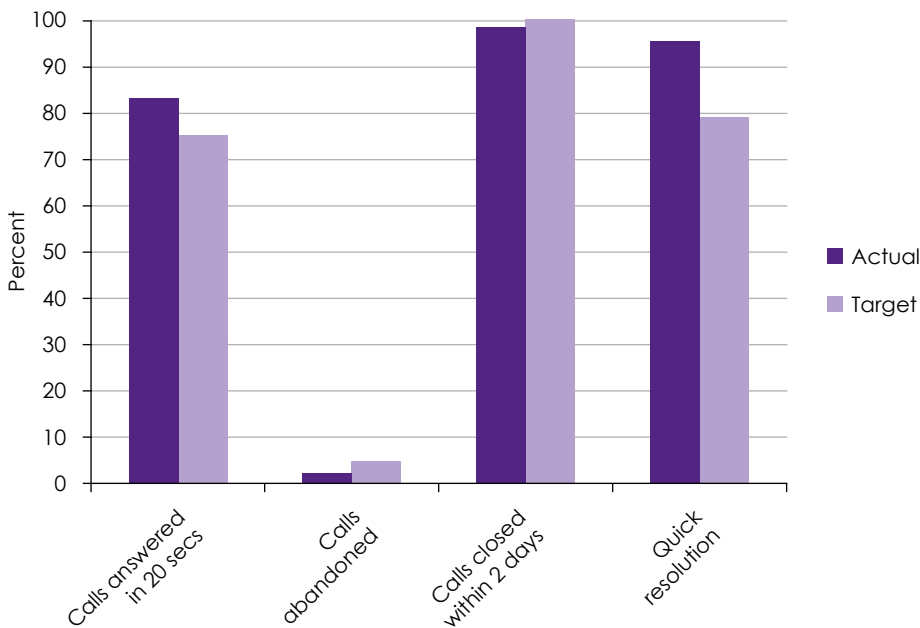
**Figure 2 PSC performances against SLA of 95%**





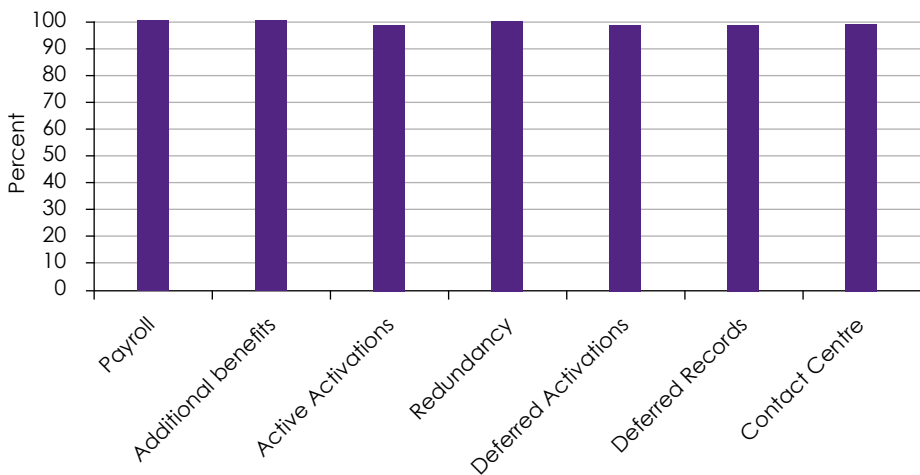
The contact centre which hosts the member helpline performed equally well (Figure 3). All targets were exceeded apart from the one relating to calls closed within 2 days, and on this I believe the target of 100% is not realistic as there will always be some calls that take longer than 2 days to resolve, so in future this target should be adjusted down to reflect this.

**Figure 3 Performance of the Contact Centre**



Overall, the level of customer satisfaction is extremely high so I am very happy that RMSPS is delivering a quality service to its members (Figure 4).

**Figure 4 Customer satisfaction**



## Overpayments

A good measure of any pension administrator is accuracy and a strong indicator of that is the amount of overpayments made and the percentage recovered. The figures from April 2012, the start of the scheme, to the end of the 2013/14 financial year gives a better view of the rate of overpayments than looking at the year in isolation and I am pleased to report that PSC is performing well with an overpayment rate of 0.045% and recovery rate to date of 51% (Table 3).

**Table 3 Overpayments as at 31 March 2014**

Total Overpayments (£)	Total Payments (£)	%
£1,084,491	£2,411,038,038	0.045%
Total Overpayments	Total Transactions	%
2,031	4,707,614	0.043%
OP's Recovered (£)	Total Overpayments (£)	%
£549,367	£1,084,491	51%

It is not always possible to recover an overpayment as sometimes the member may be in hardship and find it difficult to repay the full amount, or the member may have no assets left (as in bereavement cases). We are putting a robust system in place that will enable us to carry out recovery more efficiently, achieving recovery where it is possible and ensuring that resource is not wasted chasing payments where there is no realistic chance of recovery.

## Issues

We had one instance of a breach of the Data Protection Act in February 2014, which was managed well and the data recovered. The issue, which was confined to a very small number of members, related to the issuing of pay slips and steps were taken to prevent it happening again.

The breach was reported to the Information Commissioner's Office who decided that the incident did not require any further action from them.

# Advisors to the scheme and their input

## Actuarial advisors

The Government Actuary's Department (GAD) continues to play a key role in providing traditional actuarial services; they are a member of the Finance & Risk Committee and were involved in the audit of 2012/13 casework.

Their advice on the possible impacts of changes to the RMPP and support to the new head of the scheme was invaluable and very much helped the smooth transition.

Overall GAD has made a very worthwhile contribution to the success of the scheme.

## Legal advisors

On moving to the CO, the RMSPS primary legal advice was to be provided by HM Treasury Solicitor's Department (TSol) and they were content for Freshfields Bruckhaus Deringer to be used if TSol did not have the background knowledge or the capacity.

The TSol team already provide support to PCSPS so are familiar with the pension industry and this has enabled them to provide an excellent legal service to the team. The work ranged from advice on rules, overpayments, policy and commercial areas, to leading on instructions to Parliamentary Counsel on the drafting of the contents of the Transfer of Functions Order, so that the Minister for the Civil Service can exercise certain legislative functions relating to the rules of the scheme.

The team only had one occasion to use Freshfields for advice on a matter they had handled previously and overall TSol have made a substantial contribution to the success of the scheme.

## Casework

### Discretions

The RMSPS is unique in public sector schemes in the level of discretionary making powers it has in relation to death benefit payments. This needs a skilled case work function to make good decisions, particularly at a time of increasing volumes. I have been very impressed with the work the team have done to capture information on work volumes and timings so that they can manage the cases effectively, particularly as they are working in an area where the volumes can be unpredictable and they have to make assumptions on the volume of cases that will come in. (Table 4).

**Table 4 Discretionary decision cases**

Type of cases	A	M	J	J	A	S	O	N	D	J	F	M	Totals
RMSPS	27	26	17	29	26	23	43	33	33	39	27	26	349
RMSPS/ RMPP	13	5	10	7	5	11	7	8	7	10	10	22	115
Totals	40	31	27	36	31	34	50	41	40	49	37	48	464

The team have worked hard to learn from the RMPP Trustee Executive and the successful outcome of the audit of decisions shows that they are delivering a quality service to members. They continue to work closely with RMPP on the joint RMPP/RMSPS decision cases.

I was pleased to receive the audit report carried out by the RMSPS team with inputs from GAD which showed that there were no significant issues in the decisions made by the RMSPS team or PSC. The report made a number of good proposals where improvements can be made in processes or administration.

We had one particularly complex case where it was thought best to assemble a Discretions Panel, where four of us could discuss and agree the decision. I was pleased to be part of that process.

## Complaints (dispute resolution)

The RMSPS operates a three stage dispute resolution procedure for dealing with complaints, which is similar to other large pension schemes. I am pleased to report that the number of complaints is relatively low for a scheme of this size (Table 5) and lower than last year. PSC dealt effectively with the majority of the complaints at Stage 1, leaving only five to move on to Stage 2. One case was settled in Stage 3 with assistance from the Pension Advisory Service (TPAS) and none were referred to the Pension Ombudsman (PO).

**Table 5 – Total complaints received at each stage**

Stage 1 PSC	Stage 2 RMSPS MT	Stage 3 TPAS / PO
17	5	TPAS 1 PO 0

## Financial management of the scheme

The RMSPS is the subject of a separate Estimate and Vote to cover the cost of all pensions and pension related benefits. Additionally a budget is allocated to cover the administration cost of the PSC which included; pension administration services (PSC), my salary, RMSPS team costs and the costs of advisors.

### Pension payments

I am pleased to see that actual payments were within 1% of forecast and that there were no issues raised in relation to the Vote (Table 6). The accuracy of forecasting is impressive, particularly in a scheme of this size.

**Table 6 Monthly Pension Payments**

Month	RMSPS Payment of benefits 2013/14		
	Forecast	Cash Requested	Actual
April	£100,886,799	£101,250,000	£100,694,182
May	£101,100,000	£103,000,000	£102,295,750
June	£98,587,000	£95,000,000	£101,450,290
July	£100,597,000	£102,000,000	£103,662,192
August	£100,050,000	£103,000,000	£102,007,160
September	£102,403,000	£105,000,000	£106,539,167
October	£103,816,000	£107,000,000	£105,458,493
November	£103,575,000	£106,000,000	£101,506,016
December	£105,008,000	£106,500,000	£105,461,931
January	£105,916,000	£105,000,000	£104,314,323
February	£105,968,000	£107,000,000	£98,947,558
March	£105,972,000	£94,036,389	£104,411,531
Totals	£1,233,878,799	£1,234,786,389	£1,236,748,593

## Administration costs

With regards to the Departmental budget, I was pleased that the budget was sufficient to cover the costs of the scheme and that spend was even less than that forecast, but with no impact on the quality of the work.

PSC held their costs for a second year and the actuarial work was delivered well within the forecast. With regards to the Departmental budget I was pleased that the budget proved sufficient to cover the costs of running the scheme (Table 7). I was impressed by the tight financial control that the RMSPS team demonstrated and was also pleased that, in negotiating costs with the CO, both current and future spend were considered and that the sum agreed was acceptable to both parties.

**Table 7 Departmental RMSPS Budget**

Expenditure area	Forecast	Actual
Staff salaries	241,721	224,624
Chair of Governance Group	27,485	27,485
Training	2,000	804
Admin Agreement with PSC	4,759,565	4,739,565
Actuarial Advice (Actuaries)	270,000	107,340
Bank Charges	30,000	4,928
Legal Advice	25,000	18,318
Travel and Subsistence	12,000	6,660
Totals	5,367,771	5,129,724
Income	0	-191,174
Total after including income	5,367,771	4,938,550

Note: the under spend on bank charges is due to decision made to pay for these centrally within CO.

## Annual accounts and external audit

I am pleased to report that following completion of an annual audit, the National Audit Office has recommended that the Annual Accounts should be certified with an unqualified opinion.

## Policy issues

The quarterly management report provides me with an update on policy issues that have arisen in the period. They have not been more than expected, but the close working relationship between RMSPS and RMPP helped quickly resolve those that did arise, without impacting the seamless service. I have summarised the main issues and actions below:

- The RMPP carried out a review of their actuarial factors, which had the potential to impact the seamless services, however, the Finance & Risk Committee agreed that as long as the changes were broadly cost neutral to the RMSPS, we could remain in alignment.
- RMG wrote to RMSPS regarding their proposals to amend parts of the benefit calculations for the RMPP, which raised a technical issue that may have impacted on RMSPS members. After much discussion and consideration, RMSPS agreed with RMG's view that it would not impact RMSPS unless there was an unusual set of events happening together, the risk of which is very remote.

- ↘ We agreed joint guidance on recovery of overpayments with PSC and RMPP.
- ↘ We ensured that the changes to legislation as a result of the Marriage (Same Sex Couples) Act 2013 were reflected in the rules, by their inclusion in a Gender Equalities Office order which covered multiple schemes and organisations.
- ↘ We ensured that the CO, as the department responsible for the management of the scheme, can have the Minister for the Civil Service exercise certain legislative functions, including any necessary amendments to the rules of the scheme, by way of a Transfer of Functions Order.
- ↘ RMSPS and PSC continued to monitor actions to prevent Pension Liberation Transfers. As a result of changes at HM Revenue and Customs (HMRC) the PSC are now able to check with HMRC to ensure receiving schemes have not been deregistered.

## Changes to the rules

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Other than the change identified above in relation to the Same Sex Couples Act, no changes to the rules have been made and none are currently planned.

## Other issues

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There were no other major issues that impacted the scheme.

## Future planning

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The agreement with PSC comes to an end in March 2017 and I am very pleased that the team have started to plan the procurement timetable and identify what they need to do in the next year, to understand their future requirements, become an intelligent customer and be ready to start the procurement the following year.

The procurement will be challenging as it is the first time it has been to open competition. I am confident that the team and their advisors will manage the risks associated with such a lengthy and complex procurement and ensure it does not impact the service delivered to members.

## Conclusion

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While none of us are complacent, it is heartening that we can present such a positive report. Having seen the scheme's operations at close quarters since its inception, I am confident that everyone involved will do their best to maintain a seamless "business as usual" service and respond effectively to those unpredictable events which inevitably lurk around every corner when undertaking an operation of this size. Delivering a seamless service that represents value for money remains our guiding principle.

# Annex A

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## Terms of Reference for the Governance Group of the Royal Mail Statutory Pension Scheme (RMSPS)

**Effective Date: 1 April 2012 – agreed by the Group on 1 April 2014**

### 1. Purpose of the Governance Group

The RMSPS Governance Group is an advisory group with four primary functions:

- ↘ It oversees the administration of the RMSPS scheme and receives reports that provide assurances on its performance and efficiency. This will include reporting on any feedback received from stakeholders from the scheme membership.
- ↘ It oversees and inputs into communications with the scheme membership and other stakeholders and reports back on any stakeholder views on business as usual or other additional communications.
- ↘ It monitors cross-scheme issues to ensure consistency and a seamless service for members.
- ↘ It develops co-operative working relationships with all of the stakeholders of the RMSPS and provides a forum to receive feedback from them on their organisations' or members views or issues with the scheme.

### 2. Changes to the terms of reference

- 2.1. The terms of reference can be amended by agreement between the Chair of the Governance Group and the Head of the Scheme Management of the RMSPS.

### 3. Appointment and removal of group members

- 3.1. The Chair of the Group is appointed by the Secretary of State (Minister for the Cabinet Office) for a two year term which may be renewed.
- 3.2. The Governance Group will have one member from each of the following nominating bodies;
  - ↘ Cabinet Office
  - ↘ HM Treasury
  - ↘ BIS
  - ↘ Royal Mail Group.
  - ↘ Post Office Limited
  - ↘ National Federation of Occupational Pensioners
  - ↘ Communications Workers Union (Two members)
  - ↘ UNITE the Union
- 3.3. Members of the Governance Group will be nominated by the bodies listed but will represent the interests of all of the Schemes' beneficiaries and stakeholders and not just those of the nominating body.
- 3.4. Governance Group members will be appointed for a two year term which may be renewed. For the first appointments in 2012, five group members will be appointed for one year only, but may then be further nominated. This is to avoid all members' terms of office ending at the same time.

- 3.5. Governance Group members are expected to attend all meetings in person and there will be no alternate representation.
- 3.6. Governance Group members may be removed at the decision of the Chair if they fail to attend three consecutive meetings.
- 3.7. Other than for non-attendance outlined in 3.6 a member of the Governance Group may only be removed from office during a term of appointment with the agreement of all other Governance Group members.
- 3.8. Members of the Governance Group may resign from the Governance Group by giving three months' notice in writing to the Chair.
- 3.9. With the exception of those nominated by civil service departments, members of the Governance Group will cease to be members of the Group upon ceasing to be members of the nominating body. Civil servant members who change departments may continue to serve on the Governance Group to the end of their term of office at the discretion of the Chair.
- 3.10. In the event of resignation or other removal, the Head of Scheme Management of the RMSPS will ensure that an alternative member is appointed within three months of the date of resignation or removal.
- 3.11. In the event of resignation or other removal, the Governance Group can continue to meet and conduct its business.

#### **4. Conduct of Business**

- 4.1. The Chair will report the activities of the Governance Group to the membership and to stakeholders, including the relevant Minister.
- 4.2. The Governance Group will meet at least quarterly. Meetings will generally be at fixed intervals, but may be moved from time to time to correspond with any significant events relating to the RMSPS, for example, a major communication with members.
- 4.3. The Chair of the Governance Group may call a meeting at any time providing two weeks' notice is given.
- 4.4. It is not anticipated that there will be any sub-groups to the Governance Group but the Group may invite specialists or relevant experts to attend the meeting from time to time.
- 4.5. The Scheme Management function of the RMSPS will provide secretariat support to the Governance Group.
- 4.6. Minutes of all Governance Group meetings will be recorded. Draft minutes will be circulated to the Governance Group members by the Secretariat and will be ratified by members at the next meeting.
- 4.7. Members of the Governance Group will receive induction and ongoing training on relevant subject areas. This will be included in the regular meetings.



Nominating Unit	Individual	Term
Chair	Alan Pickering	To 31 March 2016
Cabinet Office	Tony Odams de Zylva Jerry Page	(from 1 April 2013) to 31 March 2015
HM Treasury	Bill Rayner (GAD)	to 31 March 2015
BIS	Paul Williams	to 31 March 2015
Royal Mail Group	Douglas Hamilton	to 31 March 2015
Post Office Limited	Natasha Wilson	to 31 March 2016
National Federation of Occupational Pensioners	John Hearn	to 31 March 2016
Communications Workers Union (Two members)	Mark Baulch Katrina Quirke	to 31 March 2016 to 31 March 2016
UNITE the Union	Brian Scott	to 31 March 2015