

Royal Mail
Statutory Pension Scheme

Annual Report 2017/18

To the Minister for the Cabinet Office, on
the Royal Mail Statutory Pension Scheme

Alan Pickering CBE

Chair of the Royal Mail Statutory Pension Scheme Governance Group

August 2018

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Executive summary

In 2017/18, the Royal Mail Statutory Pension Scheme (RMSPS) has continued to build successfully on the strong foundations put in place over the previous five years. I am very pleased to report that the service provided to almost 396,000 members is still of a high quality and that the commitments made by government to a seamless service with the ongoing Royal Mail Pension Plan (RMPP) are being maintained.

Our pension administrator, Royal Mail's Pensions Service Centre (PSC) in Sheffield continues to provide a high quality service with remarkably few formal complaints. The RMSPS management team has continued to work closely and very productively with their counterparts in the

RMPP, to build on the already close working relationship and maintain the alignment of the schemes for joint members.

The workload in discretionary cases increased by 4%, which was less than anticipated but remaining consistent and complaints remain at an exceptionally low level for a scheme of its size. Financially, I am very happy to report that the accuracy of actual monthly payments was within 0.2% of the forecast. The administration costs were also below the budgeted amount, so I remain impressed with the management and financial controls.

The current contract with PSC to administer the RMSPS comes to an end on 30 September 2018. During 2017 the Cabinet Office undertook a procurement exercise. Following a robust and open process, Capita Employee Benefits was awarded the contract in October 2017. The procurement was published in the Official Journal of the European Union (OJEU). The service will commence on 1 October 2018. Cabinet Office, Capita and PSC are now working together to facilitate a smooth transition of services. The Governance Group, who are an advisory group, remain active in ensuring that services under the new contract will be of the same quality.

Overall, the Cabinet Office team are managing the scheme to a very high standard and I would like to thank all of those involved in making the RMSPS a success in its sixth year of operation. Following an extension to my term as Chair of the RMSPS Governance Group, in the coming year I look forward to the scheme maintaining the high level of service to members. I also look forward to a successful transition of work prior to the commencement of the new contract with Capita Employee Benefits.

A handwritten signature in black ink, appearing to read 'Alan Pickering'.

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

Governance Group

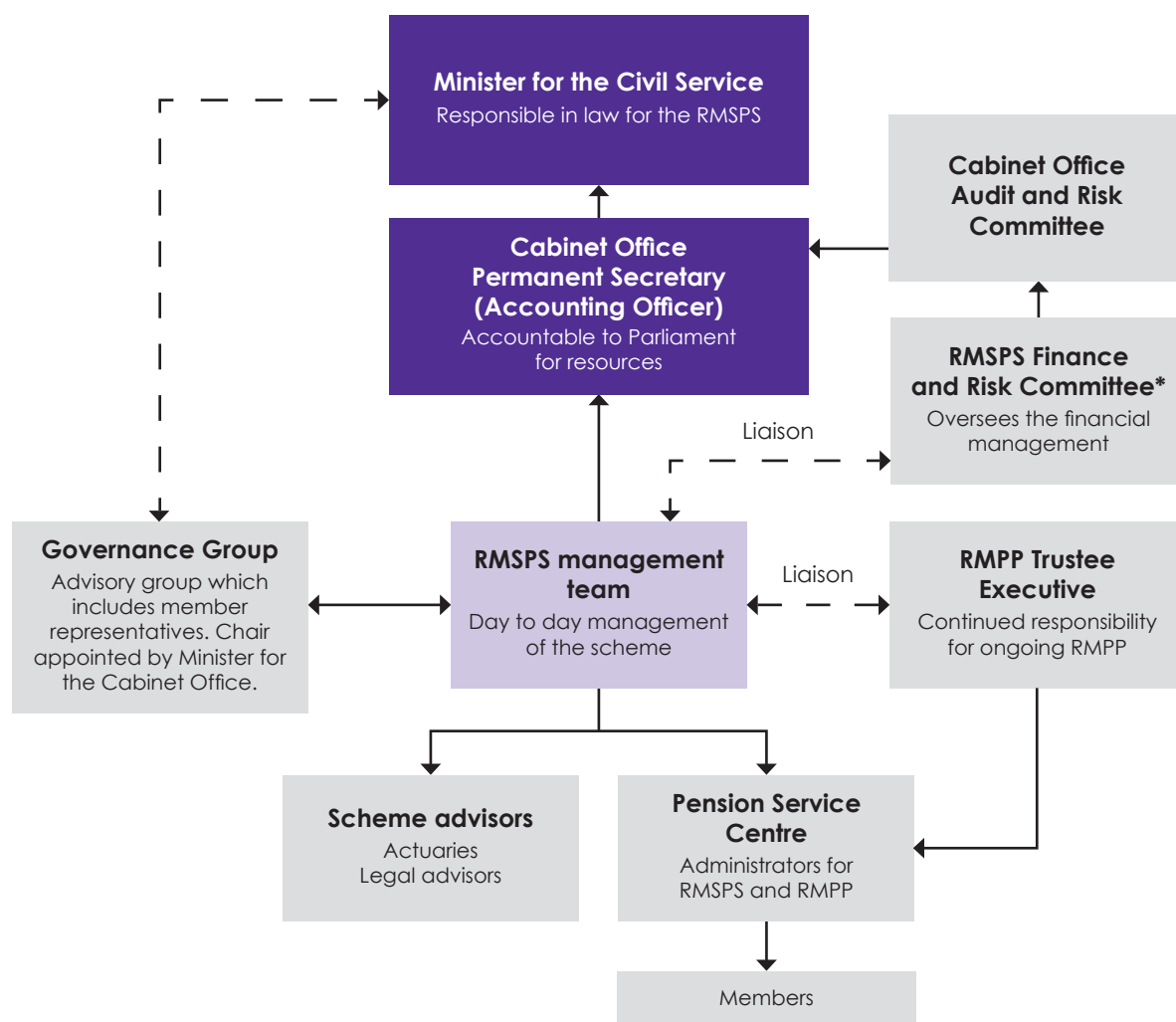
The RMSPS Governance Group (an advisory body) oversees the administration of the RMSPS. I am happy to report that it operates effectively and still sits within the governance structure (see Figure 1). Both the Department for Business, Energy and Industrial Strategy (BEIS) and Post Office Ltd retain an interest in the RMSPS. Chris Blairs from BEIS attends quarterly meetings as a replacement for Duncan Budd. As a key member of the group, Chris will ensure the minister in BEIS (and UK Government Investments) is briefed, as appropriate, to maintain the links.

Mark Baulch, a Commercial Workers Union (CWU) representative, moved roles and has therefore been replaced by Joe Malone at Governance Group. Joe has links with the Post Office dating back many years and brings a wealth of experience. Natasha Wilson re-joins the group representing Post Office Ltd.

The group plays an integral part in our engagement with the key stakeholders. It provides assurance that the seamless service is being delivered and receiving feedback from scheme membership, other stakeholders and employers.

Meetings are held every quarter and the group receive a dashboard of management information and a scheme management report. The RMSPS management team and PSC prepare these jointly. In addition to the above information, further information may be issued to the group prior to the meetings for review, and is dependent on the agenda. The additional papers are provided when issues or actions arise and the group's advice is requested.

Figure 1 Governance structure



* Disbanded and replaced by Pensions Finance Governance Group during the year

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 both the relevant best practice and policy for public service schemes, have all been achieved. No changes have been made to the Group's terms of reference, other than to reflect new members. A copy is included at Annex A.

Attendance at the meetings throughout the year is largely consistent, and engagement is good (Table 1). A member of the RMPP Trustee Executive also attends the meetings whose input is appreciated in providing assurance of the delivery of the seamless service.

Last year saw more stability with resource within the Cabinet Office Management Team. I am grateful for this, due to the busy year we have faced in managing not only the business as usual activities but also the completion of a successful procurement exercise. This is the start of the transition phase and the closure of the Royal Mail section of the RMPP. I am pleased to report my term as Chairman has been extended for a further two years which I hope will assist continuity with transition to the new administration contract.

Table 1 Governance Group attendance

Members (attendees)	Apr 2016	Jul 2016	Oct 2016	Jan 2017
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, Energy and Industrial Strategy	√			√
Independent	√	√	√	√

Governance Group themes

The RMSPS is not included in the scope of the Public Service Pensions Act 2013. However, since its inception the decision was made that the RMSPS would comply 'with the spirit of the act'. This year our main focus has been the procurement of the new administration contract and latterly on progress with the transition of its services. The General Data Protection Regulations (GDPR) has also been in our focus with plenty of information about the regulations being provided to the group. We also gratefully received reports on the preparations for scheme compliance by PSC and the Management Team. Keith Osborn, from the National Audit Office (NAO), spoke to the group about the role of NAO in auditing the scheme to assist in producing the Annual Scheme Accounts. All were relevant to the Groups' objectives and contributed greatly to improving knowledge of the management and operation of RMSPS.

At the forefront of our minds is the risk to the continuity of the seamless service for joint members, as the admin for RMPP and RMSPS will now sit with two different administrators. I have been impressed with how this risk is being treated and assured by the reports on transition work that it is a matter that is being taken seriously by the Cabinet Office. A great deal of collaborative work is being undertaken between the Cabinet Office, PSC, Capita and Royal Mail Pensions Trustees Ltd (RMPTL) with an aim to make the transition for these members smooth with as little change as possible.

The Finance and Risk Committee

The Finance and Risk Committee oversaw the financial performance of the RMSPS. The committee met twice in the year to 31 March 2018. During the year it was disbanded as part of a change in the governance arrangements within Cabinet Office. Its functions have been taken forward principally by the Pensions Finance Governance Group.

Although this is not part of my formal remit, I have been happy to observe that this committee provided a strong control mechanism for the scheme and I am assured the new controls established will afford the same level of assurance going forward. The management accounts for 2017/18 were again unqualified.

Member communications

Member communications remain appropriate, effective and in alignment with RMPP, and the following were sent out in 2017/18:

- pension increase letters and P60s to all pensioner members in March and April 2017
- annual benefit illustrations to those still in active service and a current value statement to deferred members in September and October 2017
- letters to members living overseas aged over 70 were sent in February 2018 to seek confirmation of their continued entitlement
- the RMPP website holds leaflets and information for members to access

The RMSPS management team are aware of the importance of ensuring communications with members are accurate, effective and appropriate. The team are currently working with Capita during the transition phase to ensure the RMSPS membership is fully informed of the change of administrator.

Reporting to the minister

Since I took the role as Chair of Governance Group in 2012, I have met with Cabinet Office ministers. Sadly, such a meeting was not possible during 2017/18. However, I have had regular meetings with government officials at every level within the Cabinet Office and, as a result, I am assured that ministers are aware of the relevant risks and issues that appear on the Governance Group's agenda. I hope to meet the minister in the near future in order to maintain the ongoing dialogue.

Stakeholders

Employers of the RMSPS

Members of RMSPS come from two major employers, Royal Mail Group (RMG) and the Post Office Ltd (POL) with associated employers. Both the POL and RMG have member representatives on the Governance Group and are regarded as key stakeholders of the scheme.

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 continue to maintain communication with both employers so that we can take early action should any changes be planned that might impact our RMSPS members. This has been productive in discussing the outcome of the procurement exercise and helping to ensure that any risks to continuity in service to members in putting a new contract in place are well managed.

Both employers have taken the decision to close their sections of the RMPP fully. Post Office Ltd closed their section of the scheme in March 2017. Cabinet Office has confirmed that there is no impact to the RMSPS, however this confirmation was conditional on the understanding that the final salary link is retained.

The Royal Mail Group closed their section of the RMPP in March 2018. This is not expected to impact the RMSPS.

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. Again this year, I have let the some of the stakeholders suggest what meetings were required outside of the Group meetings. Neither union requested additional meetings.

Both unions have direct contact with the RMSPS Management Team throughout the year to discuss individual member problems and resolve them quickly, or to clarify more general issues relating to the scheme.

National Federation of Occupational Pensioners

The National Federation of Occupational Pensioners (NFOP) is the largest occupational pensioner organisation in the UK. It provides help and support to almost 60,000 members, of which more than 22,500 are members of RMSPS. The NFOP is a non-political organisation, although it does lobby MPs and peers. It regularly responds to government consultations on issues affecting the ageing population.

The NFOP are a particularly engaged member of the Governance Group, contributing feedback from members, which is a valued source of information from the pensioner membership. Their leaflets are distributed along with our regular mailings.

The Royal Mail Pension Plan

I am pleased to report that the close day-to-day working relationship between the RMSPS Management Team and Royal Mail Pensions Trustees Ltd (RMPTL), who manage the RMPP, has been maintained. The two teams also meet formally on a regular basis to discuss a wide range of issues and proposals relating to membership, including seamless service.

Over the year the RMSPS team have worked with the RMPTL on a range of joint operational areas such as:

- ↘ a review of a number of bereavement process forms
- ↘ an annual audit of the delegated powers given to PSC
- ↘ guidance to PSC, including shared 'lessons learned'
- ↘ joint complaint and discretionary benefits cases
- ↘ improving and simplifying the range of letters that both schemes use
- ↘ the issue of benefit illustrations and current value statements
- ↘ seamless service principles

The RMPTL team's guidance, advice and support are invaluable. The good working relationship is a significant contributory factor to the delivery of seamless service.

Membership statistics

The RMSPS has two types of members:

- pensioner members (who are in receipt of a pension from the RMSPS)
- deferred members (who are not yet in receipt of their pension)

Current member statistics are shown below (Table 2). The 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 2012	Apr 2013	Apr 2014	Apr 2015	Apr 2016	Apr 2017	Apr 2018
Pensioners	183,829	183,798	184,954	186,219	188,894	190,757	192,833
Dual status	6,157	7,718	9,664	10,957	11,884	13,019	14,026
Deferred	241,994	236,463	229,519	221,807	212,859	191,697	181,842
Total	425,823	420,261	414,473	408,026	401,753	395,473	388,701

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 costs of the PSC between the RMSPS and RMPP, is working well. The good relationship established over the past five years has been maintained so that we have all met our commitments to deliver a quality service.

PSC provide a monthly scorecard report to the RMSPS Management Team. They also provide information for the RMSPS quarterly report, which is presented as part of the papers to the Governance Group. Monthly contract meetings are held with the PSC management team to review the performance and quality of service under the contract, and to identify and manage risks. A full review of the scheme risks was undertaken this year with an interactive workshop involving PSC and the management team. These meetings also provide an opportunity to discuss policy, projects and plans that the PSC or RMSPS management teams are working on.

I am reassured that the risk of pension payments not being made in the event of a business issue arising remains minimal and PSC have a robust business continuity plan in place.

The Pensions Service Centre has recently achieved PASA reaccreditation for the second time in five years since first being awarded the accolade in 2013. PASA are the Pensions Administration Standards Association, the independent body dedicated to driving up standards in pensions administration.

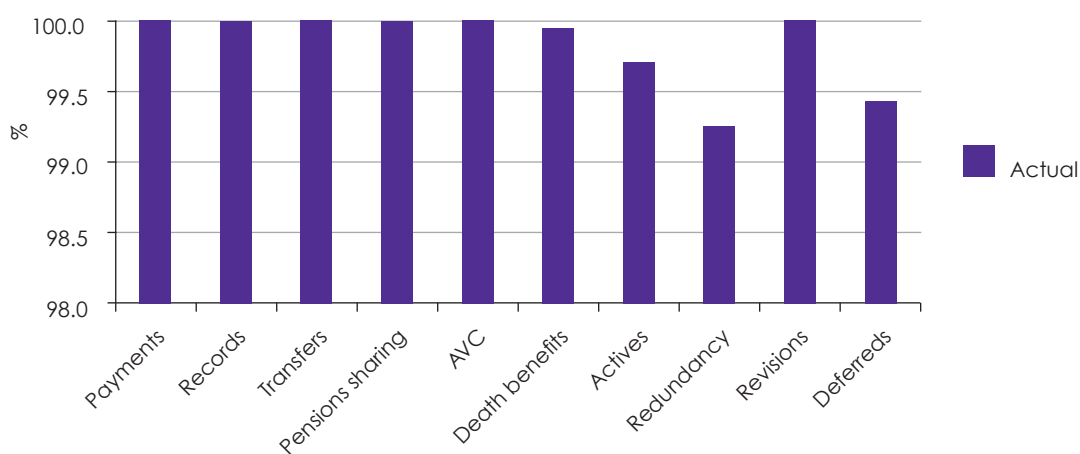
The contract with PSC to administer the RMSPS comes to an end on 30 September 2018.

Performance and reporting

I receive a quarterly dashboard and full report, both of which include information on PSC performance. I am happy that the format, quality and content of the reports provide me with sufficient information to be assured that, in all aspects, the scheme is performing well. The format of this report and content has been enhanced over the year and I am pleased to confirm that the full report provides more transparency on scheme activity. All targets are consistently achieved and, in many cases, exceeded.

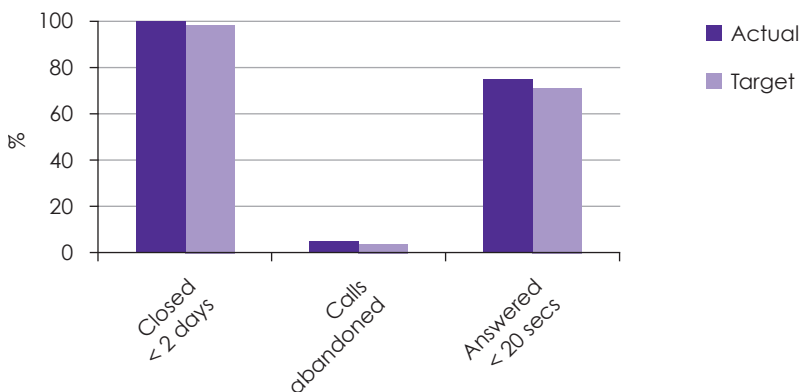
Overall performance against a target SLA of 100% across a range of areas relating to member services was achieved (Figure 2). This target of 100% has been met in seven areas and the remainder were within tolerance. I was particularly pleased that one of these areas was pensioner payroll, where in excess of 2.5 million transactions are completed each year.

Figure 2 PSC performances against SLA of 100%



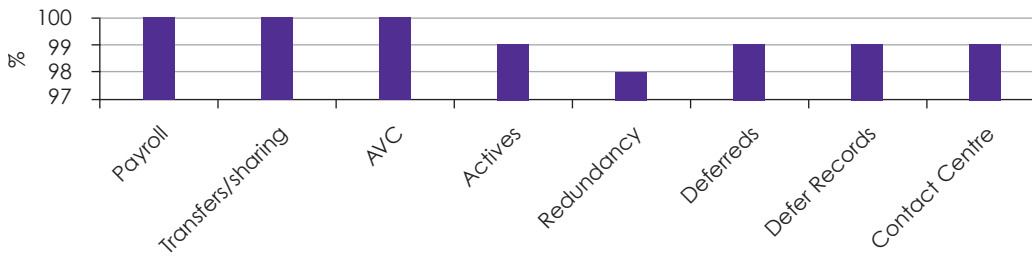
The contact centre, which hosts the member helpline, performed equally well (Figure 3). Of all calls, 78% were answered within 20 seconds, against a target of 75% and 3% of calls were abandoned against a target of 5%. The target for calls closed within two days is 100% but 95% was achieved, which is realistic when considering complex calls that take longer than 2 days to resolve.

Figure 3 Performance of the contact centre



The level of customer satisfaction, which has a target of 95%, is extremely high at 99%, so I am happy that RMSPS is delivering a quality service to its members (Figure 4).

Figure 4 Customer satisfaction performance against 95% SLA



Overpayments

The amount of overpayments made and the percentage recovered is a strong indicator of the effectiveness of any pension administrator. I am pleased to report that the vast majority of overpayments are as a result of late notification of death. The figures from the start of the RMSPS (April 2012) to April 2018, give a better view of the rate of overpayments than the year in isolation. I am pleased to report that PSC is still performing well with an overpayment rate which remains steady at 0.05% and to date 70% of overpayments have been recovered (Table 3). The balance is recovered through a rolling process of recovery over a period of years.

Table 3 Overpayments as at 31 March 2018

Total overpayments (£)	Total payments (£)	%
11,877,006	22,611,026,778	0.05%
Total overpayments	Total transactions	%
19,275	45,011,911	0.04%
Overpayments recovered (£)	Total overpayments (£)	%
8,317,340	11,877,006	70%

The RMSPS management team and PSC jointly continue to develop our processes to recover overpayments more efficiently. Achieving recovery, where it is possible, is our aim. Resource is appropriately used so that overpayments are not chased where there is no realistic chance of recovery or, where the cost of recovery exceeds the overpayment amount. This is an area that the Governance Group has interest in and continues to monitor carefully.

Operations

Work on the reconciliation of guaranteed minimum pension (GMP) with HM Revenue and Customs (HMRC) continued throughout the year and has been completed with the final rectification work to be completed early 2018/19. This has been an important exercise for the scheme and I have been impressed with the way the project has been delivered and managed. This also means that the new administrator will be receiving GMP data that has been reconciled. The work continued to uncover minor issues, which have been corrected as they have been discovered. In addition this work serves to add assurance about the quality of data to be transferred to the new administrator.

Issues

There were no issues reported within the Pensions Service Centre in the financial year.

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 and is a member of the Finance and Risk Committee. Their advice on a wide range of queries, and informational inputs for the procurement, has been invaluable. Overall, GAD has made a very worthwhile contribution to the success of the RMSPS because of their historic knowledge of the scheme. This is also true of the transition work where GAD's corporate memory and technical input has been called upon.

Legal advisors

The lawyers in the government legal department (GLD) provided the RMSPS with primary legal advice. Pinsent Masons also provided and continue to provide legal advice on the procurement exercise and contractual transition arrangements.

GLD have provided an excellent legal service to the team, mainly in respect of advice on the scheme rules and overpayments. Overall they have made a substantial contribution to the success of the scheme.

Casework

Discretions

The RMSPS has a wide range of discretionary powers in relation to death benefit payments and this is an area where volumes can be unpredictable so assumptions have to be made. For 2017/18 an increase of 11% was forecast but you will note from the table below that, there has been an actual increase of 4% on last year.

During the year the discretions manager widened the delegated power given to the administrator for cases where an interim death certificate is produced. This may have had an impact on the total cases. Towards the end of the reporting year the administrators were given further delegated power for amounts paid to the member's estate in straightforward cases. It is anticipated that this change will reduce the number being referred by between 60 and 100 per annum.

Table 4 Discretionary decision cases

Type of cases	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Totals
Discretions forecast	57	62	54	55	68	75	63	57	52	68	50	66	727
Actual discretions	63	57	50	56	81	67	48	64	28	43	64	56	677

The low level of complaints in this area shows that a quality service is delivered to members. The team work closely with RMPTL, who lead on the joint RMPP/RMSPS discretion cases.

Where there are particularly difficult or contentious cases, the RMSPS discretions panel can review and provide the discretions manager with support in coming to a decision. In this financial year, one case was considered by the panel and agreement reached.

For joint discretion cases where power of delegation has not been given or where the outcome may be unclear or contentious, a joint discretions sub-committee is in place to discuss and decide the cases. This is made up of members appointed by the RMPP trustee board and members of the RMSPS management team. The committee have exercised their discretion on 19 cases during the last year.

I was pleased to receive the audit report on discretionary decisions, carried out by the RMSPS team, that showed that there were no significant issues in the decisions made by the PSC or RMSPS team. This years, report made minimal proposals for improvements in processes or administration.

Complaints (dispute resolution)

The RMSPS operates a two-stage dispute resolution procedure for dealing with complaints, which is similar to many other pension schemes. The number of stage 1 and 2 cases remains consistent with last year with no specific areas of concern to report. I am pleased to report that the number of complaints is exceptionally low for a scheme of this size (Table 5).

Three cases went to the Pensions Ombudsman during the year. Adjudicator opinions were provided for these cases. The Ombudsman did not uphold the complaints. In two of these cases the applicant has asked for the Pensions Ombudsman to review their complaint, one was accepted.

Table 5 Total complaints received at each stage

Stage 1 PSC	Stage 2 RMSPS team	Ombudsman
14	12	3

Financial management of the scheme

The RMSPS is the subject of a separate vote by Parliament 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 includes 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 0.22% of the 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

	Forecast (£)	Actual (£)
YTD total	1,357,500,000	1,360,529,499

Administration payments

The administration budget is being declared as underspend of £367,000 for the full year, against a budget of £6.09 million. The principle cause of this is due to the transition of services not being fully undertaken during 2017/18.

The extension to the current Royal Mail Pensions administration contract was signed for 18 months from April 17 at the same monthly charge as currently – this has been reflected in the 17/18 budget. The new pensions administration contract has been awarded and a fixed contract will be in place for the duration of the contract. There is a robust change control mechanism in place to maintain control on additional costs.

I remain impressed by the tight financial control that the RMSPS team demonstrated.

Table 7 Departmental RMSPS budget

Budget (£)	Actual (£)	Variance (£)
6,092,000	5,724,224	367,776

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 any policy issues that have arisen in the period. There have been no significant issues to report this year and the Cabinet Office team continue to work closely with both RMPP and the PSC to identify any issues that could affect the scheme and seek to be pro-active to any that arise.

Discussions have been held with Royal Mail Group on their plans to reform its pension scheme. RMG reformed its pension scheme and members will build up benefits in a Defined Benefit Cash Balance Scheme (DBCBS) with effect from 1 April 2018. This is not expected to have an impact on RMSPS.

Changes to the rules

No changes to the rules were made in the financial year and there are no changes currently planned.

Other issues

In July 2017, the trustees of the Post Office Ltd (POL) section of the Royal Mail Pension Plan (RMPP) entered into two-bulk purchase annuity insurance contracts (buy-in policies) with an insurer, Rothesay Life. This has been established to cover the liabilities of the POL section. As a result the majority of the risk moves from the trustee of the scheme to the insurer, and the security for joint RMSPS and RMPP members has improved. However, these policies are purely for investment purposes and no changes have been made to the members' benefits.

There were no other major issues that impacted the scheme.

Future planning

While continuing to deliver a quality service to our members and meet business as usual obligations, the transition to a new pension administration contract is a major piece of work for 2018/19. There has been good progress made with this work following the award of contract to Capita Employee Benefits in October 2017.

I am pleased that collaborative partnerships have been established and maintained from all parties involved. The Cabinet Office have appointed a transition manager to oversee the work. This provides me with assurance that the day-to-day activities will not be affected by the intense programme of work to transition to the new contract. There are new risks, which have been identified and continue to be managed through a robust risk management framework that considers the impacts and the mitigating actions.

Discussions with the Royal Mail Group regarding their proposals for future options for a new scheme will conclude. The team will also be monitoring workload carefully to identify where steps need to be taken on finding resources, should there be a sudden increase in casework.

Conclusion

I am pleased to be able to present a positive report for a year that presented a wide range of challenges for the team, who continue to deliver quality work at pace. Next year the challenge will be to complete the transition of work successfully to Capita Employee Benefits and continue to administer the scheme to the same high standard that has been the case so far. I am confident that the team, and everyone involved will do their best, while rising to any new challenges that inevitably materialise in a scheme of this size.

Annex A

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
 - ★ BEIS
 - ★ Royal Mail Group
 - ★ Post Office Ltd
 - ★ National Federation of Occupational Pensioners
 - ★ Communications Workers Union (two members)
 - ★ the Union
 - ★ Independent
- 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 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.
- 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 2020
Cabinet Office	Debra Soper Helen Gibson	To 31 July 2018 To 31 March 2019
HM Treasury	Stephen Humphrey	To 31 March 2018
Department for Business, Energy and Industrial Strategy (BEIS)	Christopher Blairs	To 31 July 2019
Independent	Paul Williams	To 31 March 2019
Royal Mail Group	Douglas Hamilton	To 31 March 2019
Post Office Ltd	Natasha Wilson	To 31 March 2018
National Federation of Occupational Pensioners	John Hearn	To 31 March 2018
Communications Workers Union (two members)	Joe Malone Katrina Quirke	To 31 July 2019 To 31 March 2018
Unite the Union	Brian Scott	To 31 March 2019

