

**Royal Mail**

Statutory Pension Scheme

# Newsletter 2021

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Complete our online survey today!  
Your feedback will help us to make  
sure you get the information you need.

**Get the latest news from  
the Scheme including:**

- How to avoid pension scams
- Put a spring in your step in 2021
- Plus win up to £50 in our prize draw

# Let's get digital...



We want to send more of our Scheme communications electronically and give you the latest Scheme news as it happens. We also want to play our part in making the world a cleaner, more environmentally friendly place.

Don't worry we won't be filling up your inbox with lots of emails, you'll only get information that we think you need to know, such as when your P60 or your current value statement becomes available. You can make sure we have your latest email address\* by checking out our online portal. Make sure your details are up to date and if you've not registered, register today! We don't want you to miss out.

If you want to keep getting paper communications, you can opt-out by completing the form on the back of this newsletter and sending it back to us.

\*We take steps to protect the personal information that you submit. For more detailed information on how we use personal information, who we share it with, and your data protection rights, please see our privacy notice at [www.royalmailsp.co.uk/privacy-policy](http://www.royalmailsp.co.uk/privacy-policy)



## Register for the online portal and win one of three prizes

Get personal access to your records whenever you need it 24 hours a day, seven days a week, 365 days a year with our online portal. With the portal you can quickly and easily:

- Update your personal details
- View your payslips as well as your annual PI letters and P60s
- Update your death benefit nominations\*

\*available for section C members only

It's easy to register, just scan the QR code and go straight to the registration form. Just remember to have to hand:

- An email address, we would suggest a personal address rather than a work one; and
- Your National Insurance number

You'll also need to confirm your date of birth and create a password. If you need any help, go to **[www.royalmailsp.co.uk/sign-up](http://www.royalmailsp.co.uk/sign-up)** and watch our handy video for more information about how you can get online.

Register for the first time before **31 May 2021** and you'll get entered into a prize draw for the chance to win **£50\*** or one of our two runners-up prizes of **£25 in love2shop vouchers**. It only takes five minutes, so register today to be in with a chance to win.

\*Competition rules, terms and conditions can be found at **[www.royalmailsp.co.uk/competitionrules](http://www.royalmailsp.co.uk/competitionrules)**

# Keep your pension safe and secure from scams

It's sad to say, but there are people out there who want to take your money. Since the outbreak of COVID-19 to July 2020, there was an increase of **400%** in pension scams.

Scams can be hard to spot and some scammers may seem trustworthy, but victims can find years of their hard-earned savings wiped out. According to the Financial Conduct Authority (FCA), over **£30 million** has been reportedly lost to pension scammers since 2017.

Watch our video and download our scams checklist to help you protect yourself against scams  
[www.royalmailsp.co.uk/support/useful-documents](http://www.royalmailsp.co.uk/support/useful-documents)



# Remember, if it seems too good to be true, then it probably is.

## These tips will help you keep your money safe



Cold calling is illegal. If you are contacted out of the blue online, on social media or over the phone with promises of moving your pension to a **'safe haven'**, this is likely to be a scam. You should hang up the phone or block them.



Find out who you are dealing with. Contact the FCA website **[www.fca.org.uk/scamsmart](http://www.fca.org.uk/scamsmart)** or call **0800 111 6768**. They will tell you if the person calling is authorised to give advice on pension transfers. The FCA has also provided some questions you should consider asking any adviser you use.

**[www.fca.org.uk/consumers/what-ask-adviser](http://www.fca.org.uk/consumers/what-ask-adviser)**



Don't get pushed or pressured into making any decision about your pension.



Get impartial information and advice. You can find financial advisers through the Money Advice Service at **[directory.moneyadvice.service.org.uk/en](http://directory.moneyadvice.service.org.uk/en)**

## Further help avoiding scams

You can find more about how to spot a scammer at **[www.thepensionsregulator.gov.uk/pension-scams](http://www.thepensionsregulator.gov.uk/pension-scams)**

If you think you've lost money to fraud, report it to Action Fraud on **0300 123 2040** or on their website **[www.actionfraud.police.uk](http://www.actionfraud.police.uk)**

# Put a spring in your step

Keeping yourself healthy in body, mind, and of course, financially is important so we've put some tips for living well in 2021.

**Keep on moving** – Staying in shape is easier than you think and doesn't have to come with an expensive gym membership. You can keep fit in the comfort of your own home. Even getting out for a walk two or three times a week can help you stay active and improve your mental wellbeing. Go to [www.nhs.uk/live-well/exercise/physical-activity-guidelines-older-adults](https://www.nhs.uk/live-well/exercise/physical-activity-guidelines-older-adults) for more information.

If you fancy giving yourself a different challenge, why not try Couch to 5K. This week by week programme is designed to get you walking or running 5K in just nine weeks, with a downloadable podcast to support you every step of the way. Running 5K has never been so easy.

[www.nhs.uk/live-well/exercise/couch-to-5k-week-by-week](https://www.nhs.uk/live-well/exercise/couch-to-5k-week-by-week)





**Keep an eye on your money** – You may be thinking that, if you're not going out, you're not spending any money, or perhaps a certain company named after a rainforest is getting more of your money? Either way, with our budgeting calculator at **[budgetcalculator.royalmailspcs.co.uk](https://budgetcalculator.royalmailspcs.co.uk)** you can keep an eye on your spending and stay money smart in 2021.

**Keep in contact** – It's been especially hard over the last year to be in contact with those you know and love. Whether it's a five-minute phone call to say 'Hi', or a longer Zoom/Skype/WhatsApp call. Keep in touch, after all, it's good to talk!

## Find more information online.

**[www.nhs.uk/live-well](https://www.nhs.uk/live-well)** - From mental health to healthy eating and exercise there's literally something for everyone to help you and the ones you love live well.

**[www.nhs.uk/live-well/eat-well](https://www.nhs.uk/live-well/eat-well)**  
- Get free recipes to help you achieve a healthy balanced diet.

# Royal Mail

## Statutory Pension Scheme

First name

Surname

Pension policy number

I wish to opt out of receiving digital communications from the Royal Mail Statutory Pension Scheme. I understand that I can choose to opt-in at any time.

To opt out of digital communication, please return the completed form to:

Royal Mail Statutory Pension Scheme,  
PO Box 585,  
Darlington,  
DL1 9BD,  
United Kingdom