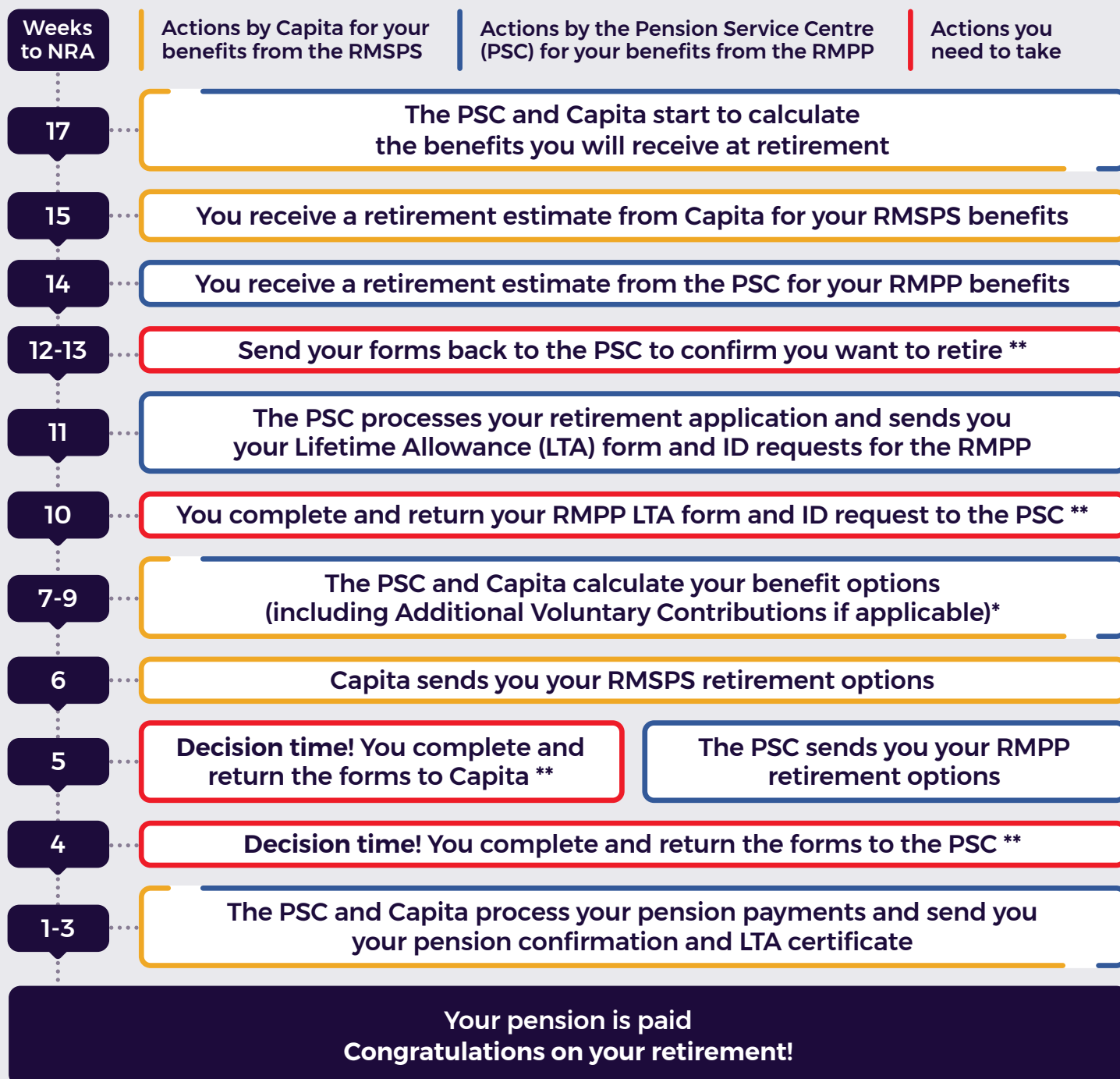


Read this side if you are currently paying into the Royal Mail Pension Plan

This timeline explains what will happen and what you need to do as you approach your Normal Retiring Age (NRA) from the **Royal Mail Statutory Pension Scheme (RMSPS)** and the **Royal Mail Pension Plan (RMPP)**. Remember, you need to reply to both Capita and the PSC before your pension can be paid.

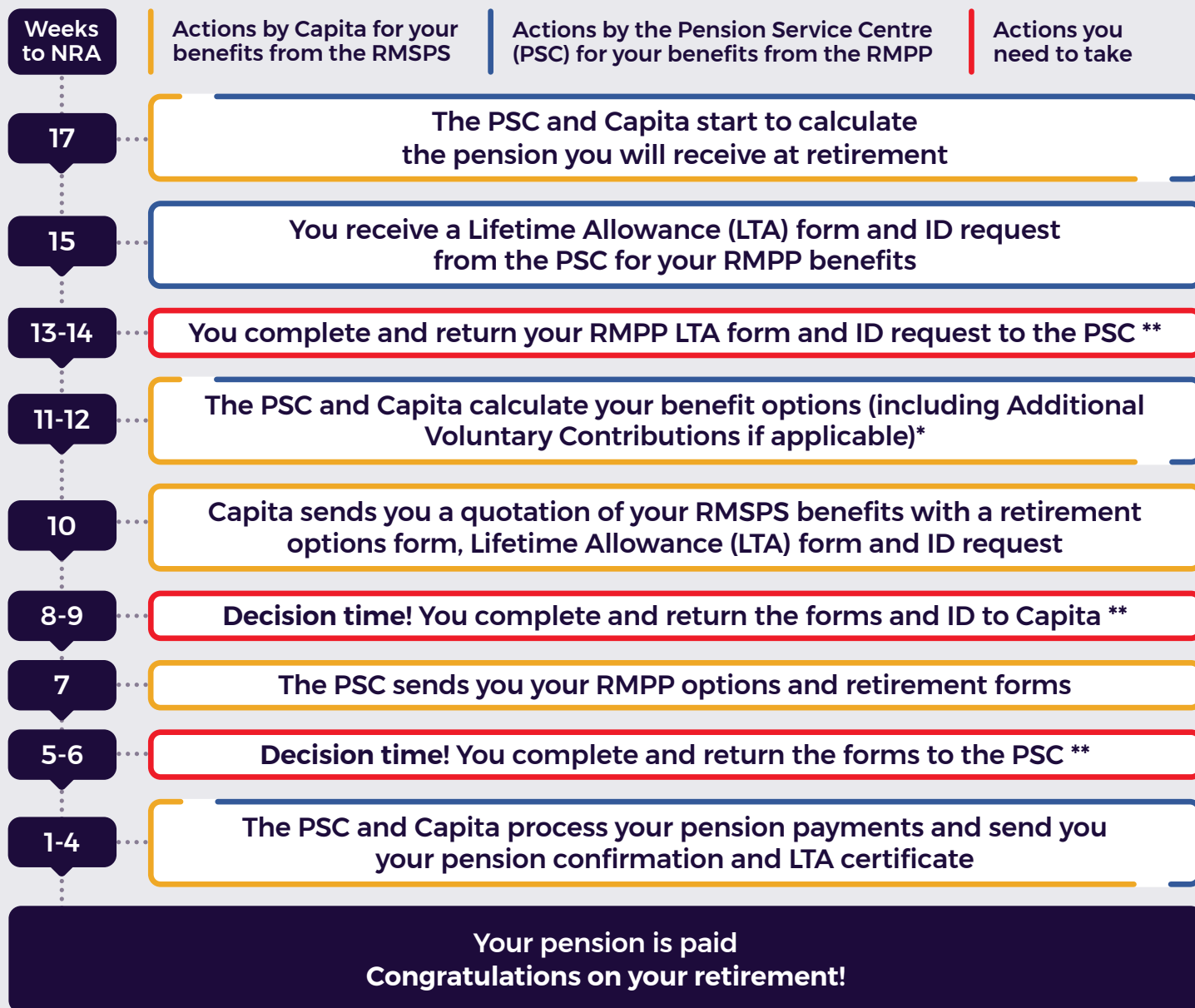


* If you have Additional Voluntary Contributions (AVCs), it can take up to an additional 6-8 weeks from receipt of your final leave date to fully settle your AVC benefits, as they will need to be disinvested. On receipt of your options forms, Capita will pay 90% of the provisional AVC fund, the remainder will be paid upon receipt of the final disinvested value.

** This timeline assumes that you return all forms within 10 working days of them being issued. If you return them later, your retirement timeline will change.

Read this side if you are no longer paying into the Royal Mail Pension Plan

This timeline explains what will happen and what you need to do as you approach your Normal Retiring Age (NRA) from the **Royal Mail Statutory Pension Scheme (RMSPS)** and the **Royal Mail Pension Plan (RMPP)**. Remember, you need to reply to both Capita and the PSC before your pension can be paid.



* If you have Additional Voluntary Contributions (AVCs) it can take up to an additional 6-8 weeks from return of your option forms to settle your AVC benefits, as they will need to be disinvested. Your letter will mention if you have paid AVCs.

** This timeline assumes that you return all forms within 10 working days of them being issued. If you return them later, your retirement timeline will change.