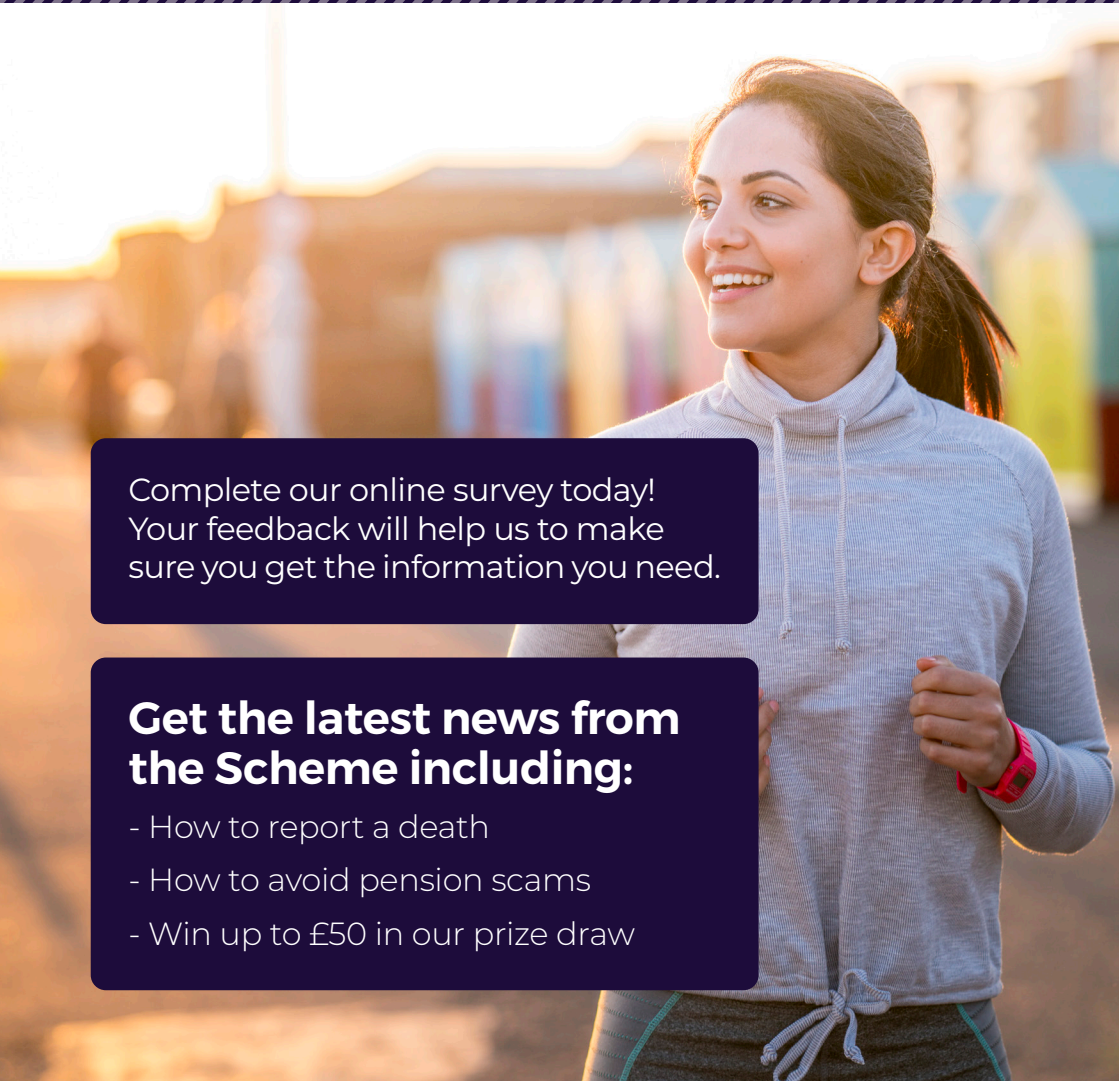


Newsletter 2021



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 report a death
- How to avoid pension scams
- Win up to £50 in our prize draw



Let's get digital...

By 2023, we will be sending 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 more environmentally friendly place to live.

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 current value statement becomes available. If you've registered for the portal, please make sure we have your correct email address and that your personal details are up to date* by logging on. If you've not registered, register today!

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

*We take steps to protect the personal information that you submit. For more details 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



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 current value statement
- 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. You will need:

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

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

Register before **31 December 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

How to report a death

We understand that when a loved one dies, it can be a difficult and upsetting time for those closest to them.

The death of a RMSPS member should be reported to us as soon as possible. The team can be contacted by phone on **0333 222 0078** or by email at **enquiries@rmsps.co.uk**

The next step would be for us to contact the representative dealing with the deceased member's estate for any further information. This will help us to calculate and process any benefits due from the Scheme.

The information we would require is:

- Pension scheme membership number (this can be found on their last RMSPS pension statement)
- Date of death
- Name and address of the person dealing with their estate
- Whether the member leaves a widow, civil partner, or someone who was financially dependent on them.

We endeavour to deal with such matters quickly and sensitively.

Have you told us your wishes?

We take your most recent nominations into account when paying death benefits. It's important to keep your beneficiary details up to date as this will ensure the right people receive any benefits when you die.

To update your death benefit nominations, download and complete the 'Dependant's pension nomination' form from the useful documents section on the RMSPS website.

Section C members can also make change or update their nominations via the online portal.



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. The pandemic has resulted in an increased risk of people being targeted by fraudsters who try to scam them out of their hard-earned pension and lure them into investing in their supposed 'safe havens'.

Scammers can be very sophisticated and look extremely plausible, so make sure you always check who you're dealing with and beware of any offer that seems too good to be true.

Watch our video and download our scams checklist to help you protect yourself against scams
www.royalmailsp.co.uk/support/useful-documents



How can you spot a scam?



Reject unexpected offers - If you're contacted by a company you've never dealt with before about a pension opportunity, it could be a scam.



Check who you're dealing with - Search ScamSmart and check the FCA's register to make sure anyone offering you advice is authorised. If they are authorised, you can check they are allowed to give pension advice by calling the FCA Consumer Helpline on **0800 111 6768**.



Don't be rushed or pressured - Take your time to make all the checks you need and don't be forced to make a decision – even if this means turning down an 'amazing deal'.



Get impartial information or advice - Take financial advice before doing anything with your pension. You can find an authorised adviser in your local area by going to **www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/find-a-retirement-adviser**

If you're thinking about transferring your pension out of the Scheme, then you should also remember to seek independent financial advice prior to the transfer taking place. In some cases, you may be asked to provide evidence that you have taken advice.

You should also be aware of the transfer process and the cut-off dates for taking your benefits from the Scheme. You can find out more information by visiting the FAQ page on the RMSPS website **www.royalmailsp.co.uk/faqs**

Royal Mail
Statutory Pension Scheme

First name

Surname

Pension policy number

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

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