

Royal Mail
Statutory Pension Scheme

2022/23

Annual Governance Report

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

John Cullen

**Chair of the Royal Mail Statutory Pension Scheme
(RMSPS) Governance Group**

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Chairman's Introduction



The last year has been another busy one for the Scheme's Governance Group. We have welcomed new members Eamonn Donaghy representing the National Federation of Occupational Pensioners and Ian Rudkin representing Post Office Limited.

Throughout the year we have been closely following work being carried out by Capita, the Scheme's administrator, to adjust members' pensions to take account of revisions of the Guaranteed Minimum Pension (GMP) element. This is a complex project with several different strands which have resulted in pension changes for many members. For most of those affected the changes have been relatively minor, but for a small number there have been significant pension adjustments and it has been necessary for the Cabinet Office and Capita to manage communication of these changes very carefully. The next stage of work in this area is to ensure compliance with the requirement for equalisation of GMPs between male and female members. Many other UK pension schemes are engaged in similar projects following a recent Court judgment clarifying the legal requirements. In the case of RMSPS this work is well-advanced and expected to be completed in the 2024 calendar year. The Governance Group will be monitoring progress in the coming months.

Towards the end of the Scheme Year, in March, we became aware of a significant data breach affecting a number of Capita's pension scheme administration clients. For RMSPS the impact of the breach was relatively small, involving the unauthorised removal of limited data relating to about 130 of our members. The system holding full data on all the Scheme's 360,000 members was unaffected by the breach. While the impact of the incident on our Scheme was slight, the Governance Group has received full briefings on how Capita were managing the situation and on the support being provided to the small number of affected RMSPS members. More details are set out later in this report.

The data breach emphasised for us the importance of meaningful reporting and management of the wide range of risks to which the operations of the Scheme are exposed. The Group receives regular updates from the Cabinet Office on ongoing and emerging risks and their mitigation, and we continue to develop the reporting process to ensure that we can properly monitor the risk management framework and fulfil our governance role effectively on behalf of the Scheme membership.

Finally, we have been kept informed through the year of progress in the review of the appointment of the Scheme's administrator. This is a key appointment for the Scheme which will determine the quality of service to members for years into the future. We expect the Cabinet Office to announce the outcome of the review in the coming months and look forward to monitoring the transition to an updated contract for administration services, whether that is with the current or a new provider.

A handwritten signature in black ink that reads "John Cullen". The signature is written in a cursive, slightly slanted style.

John Cullen
Chair of the Royal Mail Statutory Pension Scheme (RMSPS) Governance Group

Governance Group

The RMSPS Governance Group (an advisory body) is in place to be assured of the effectiveness of the RMSPS administration. I am happy to report that it operates effectively within the overall scheme governance structure.

The Group plays an integral part in engagement with the key stakeholders. It seeks assurance that a quality service is being delivered and receives feedback from scheme members, employers and other stakeholders. All stakeholders have been supportive and actively engaged throughout the year seeking to promote the interests of all RMSPS members.

Meetings are generally held every quarter with full meeting papers being circulated to the Group members in advance. We aim to meet in person wherever possible but always include the option to join virtually. Each quarter the Group receives a scheme administration report based on the previous quarter's activities. The scheme administrator, Capita, reports to the group on business as usual activity, project work and member communication and engagement, including website analysis. In addition, the Cabinet Office as scheme manager provides a risk report to the Group highlighting the main risks of the scheme and how risks are managed and mitigated. There is always a full agenda and all members are encouraged to actively contribute in discussions. Guest speakers are often invited to cover topical issues or share knowledge and experience.

Governance: roles and responsibilities

The bodies and individuals involved in scheme governance are set out below:

- The **Minister for the Civil Service** (currently the Prime Minister) is the scheme manager. In practice, this responsibility is delegated to the **Minister for the Cabinet Office** and the **Permanent Secretary for the Cabinet Office** and the **Accounting Officer** of the scheme.
- The **Cabinet Office Audit and Risk Committee (COARC)** supports and advises the scheme management on all relevant matters concerning audit and risk.
- *The Pensions **Governance, Risk and Compliance team (GRC)** oversees the management of risks in the scheme and sits in the Government Business Services directorate of the Cabinet Office.*
- The **Governance Group** is an advisory group which includes stakeholder representatives and the Chair is appointed by the Minister for the Cabinet Office.
- **Royal Mail Pension Trustee Limited (RMPTL)**, the Royal Mail Pension Plan Trustee Executive, has continued responsibility for the Royal Mail Pension Plan (RMPP) and an ongoing interest in the alignment of pension administration processes and communications for Joint members.
- The **Pensions Finance Governance Group (PFGG)** is part of the Civil Service and Royal Mail Pensions (CS&RMP) directorate. The group oversees the financial running of the scheme and provides a review of the scheme report and account and other related issues.
- **Capita plc** carries out the day-to-day administration of the scheme under a contract with the Cabinet Office. Contract management and oversight is provided by the CS&RMP directorate

Terms of reference and meeting attendance

The terms of reference for the Group was updated in 2020 to reflect the changes to the scheme management, governance and administration services and the *table of membership* was updated in 2023. I am satisfied that the revised terms appropriately describe the make-up and role of the Group as it stands today. The original objectives for the Group to be efficient and cost effective, transparent, robust and compliant with public service scheme requirements are maintained.

Attendance at the meetings throughout the year is largely consistent, and engagement is good (see *table 1 below*). A member of the RMPTL executive also attends the meetings and provides input to ensure that service delivery to Joint members continues to achieve good outcomes and member experience.

Members (attendees)	May 2022	Jul 2022	Oct 2022	Feb 2023
Chair of Governance Group	√	√	√	√
Royal Mail Group	√	√	√	√
Unite the Union	√	√	√	√
Post Office Ltd	√	√		√
National Federation of Occupational Pensioners	√	√	√	√
Independent non-executive member	√√	√√	√	√
Communication Workers Union (two reps)	√	√		
Cabinet Office members (two reps)	√√	√√	√	√√

Table 1 Governance Group attendance

Governance Group themes

The RMSPS is not included in the scope of the Public Service Pensions Act 2013. However, the decision was taken, at the time the scheme was introduced, to comply within the “spirit” of the act.

The meetings always consider the development of member communications and the introduction of more digital options for member services. The new communications strategy has also involved engaging with the Governance Group members in individual meetings to discuss what RMSPS members would value and to promote the benefits provided. All in all, the meetings have remained aligned with the Group’s objectives and continued to be constructive and informative and firmly focussed on the management and operation of the RMSPS for the benefit of its members.

The Cabinet Office as scheme manager engages with the Government Internal Audit Agency (GIAA) to provide an annual audit opinion using results of internal audit activity carried out during the year. An overall moderate rating was given for the year 2022/23.

Pensions Finance Governance Group (PFGG)

The PFGG provides formal oversight of financial management within the Pensions directorate and reviews the content of the governance statement and report of the manager contained within the annual report and account. It also provides the COARC with assurance on the financial management of the scheme and the quality of its financial reporting.

Although not part of my formal remit, I am assured that this group has the correct level of controls and monitors the scheme's finances in the appropriate way.

Member communications

Where appropriate, member communications were aligned with those of RMPP and remained relevant and effective.

Regular meetings with individual Governance Group members take place to consider and understand member challenges, identify areas for improvement and how to incorporate improvements seamlessly into business as usual.

The following activities were successfully delivered during 2022/23:

- Paperless Service Delivery implemented
- All IDR Stage 2 cases completed and closed
- Digital Disclosure Process completed
- Additional Engagement Channels developed
- Improved Reporting on Capita, Future Services and Risk implemented in order to meet the Group's request and expectations.

The member self-service portal is now available to all members and can be used to view pension scheme information such as personal details, pension payslips, P60s and benefit statements. This is in addition to other methods of communications such as post and call centre. There are no current plans or drive to move to a "digital by default" (digital only) method of communication.

Reporting to the minister

As Chair, I have regular meetings with civil servants at every level within the CO team. I am advised that ministers are being kept up to date on the RMSPS and are aware of issues on the Governance Group's agenda.

Stakeholders

Employers of the RMSPS

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

A good relationship with the employers is important for the RMSPS so that we can take early action should any changes be planned that might impact RMSPS members. This

year, these channels have again been productive in discussing the Joint member services and aligning communications.

Trade unions

There are two major trade unions that members of the RMSPS may subscribe to, the Communication Workers Union (CWU) and Unite the Union (Unite). It is understood that meetings can be requested with me at any time to discuss matters outside the formal meeting agendas. Neither of the unions requested an additional meeting, although engagement meetings to discuss communication content and channels have been hosted by the CO team with both unions.

The unions, and other stakeholders are aware that they can contact the CO scheme governance manager at any time to raise members' concerns or to understand and clarify issues if needed. This is an open offer to aid collaborative working and to help quick resolution of any issues that may arise.

National Federation of Occupational Pensioners (NFOP)

The NFOP is the largest occupational pensioner organisation in the UK. It provides help and support to nearly 50,000 members, of whom approximately 20,000 are members of RMSPS. The NFOP is a not for profit non-political organisation, although it does lobby MPs and Peers, and regularly responds to government consultations on issues affecting older people.

The NFOP raises discussion topics and offers challenges for the Governance Group to consider, while also contributing feedback from members. The NFOP is a valued source of information from the RMSPS pensioner membership. NFOP has actively engaged with the communications initiatives and fed into those via meetings with CO colleagues. Eamonn Donaghy, the Chief Executive of NFOP now represents the Federation in the Group.

The Royal Mail Pension Plan (RMPP)

Although RMSPS is a pension scheme in its own right, there are of course still links to the RMPP through the Joint member population. I am pleased to report that the positive working relationship between the CO, Capita and RMPTL has again been maintained throughout 2022/2023. The main focus this year has been continuous improvement of reporting to the Governance Group and developing digital communications to members.

The RMPTL team's guidance, advice and support are invaluable, with the good working relationship being a significant contributory factor to the improved delivery of joint member services.

Membership statistics

The RMSPS has three main 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)
- Joint members (those members who remained in pensionable service within the RMPP at 1 April 2012)

The scheme also has dual status members: members with two benefits entitlements. This arose when the rules on normal retirement age (NRA) changed from 60 to 65, known as NRA60 and NRA65. Current member statistics are shown in the table below.

Class of membership	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Joint Members	106,194	98,372	90,049	83,751	76,900	71,096	65,420	60,720	55,871	51,214
Pensioners	183,798	184,954	186,219	188,894	191,697	192,782	196,502	198,740	198,825	198,475
Dual status pensioners*	7,718	9,664	10,957	11,884	13,019	14,026	14,702	15,719	16,537	16,988
Deferred	228,745	219,855	210,855	200,975	190,757	181,840	173,324	164,500	156,197	146,405
Total	420,261	414,473	408,031	401,753	395,473	388,648	384,528	378,959	371,559	361,868

Table 2: Membership numbers as at 30th September 2022

*(Dual status pensioners have NRA60 benefits in payment and NRA65 deferred benefits)

Contractual arrangements

The contract with Capita began in October 2018. I am pleased to report that the contract governance in place operates well, and the commitment to deliver a high quality service are key to this, with performance measures being a core part of the contract.

The contract with Capita outlines the reporting and governance arrangements for the management of the scheme administration. I am pleased to report that this provides a robust and visible framework that operates effectively. The contract also affords the scheme manager greater flexibility to drive continuous improvement and contains standard contractual penalty clauses to deter core service failures.

Performance and reporting

Capita produces monthly service delivery reports to the CO contract management team which are shared with the Scheme Manager. These report on contract performance in all key areas against the contractual performance indicators. Monthly service review meetings are held with the administrator, the contract manager, the scheme governance manager and the pensions delivery team to review both the performance and quality of services under the contract. In addition, separate meetings are held to discuss risk management and financial aspects of the scheme management.

Capita also produces a full quarterly report for the Governance Group which they present at the meetings to discuss matters of concern and interest. While we are always looking for ways to improve reporting, I am happy with the format, quality and content of the report which provides me and the group with sufficient information of Capita's performance in all key service areas. It fulfils the objective to provide a full and transparent picture of scheme activity with enough clarity and detail to enable effective analysis of any trends or issues arising. It also gives sufficient assurance to myself and the Governance Group of their capability and capacity.

Capita strived to achieve the contractual service level targets and has done so in the majority of cases and in the pensioner payroll function, where in excess of 2.5 million transactions are completed each year.

Overall performance against target service level agreements (SLAs) has been strong with SLA's consistently exceeding 95% in the second half of the year. This level of performance has been maintained and shows a maturity in overall performance, despite increasing volumes in retirements and excess deaths in the last quarter of the year.

Call Centre Activity and performance continued to be high with very few abandoned calls in the period and Customer satisfaction scores of 3 or above throughout the year were consistently above 95%.

CAPITA - Cyber Attack March 2023

1. On 31 March 2023 Capita's network was attacked, with Capita stating only 4% of their estate was affected by the incident. A number of systems were impacted as a result of this attack, including RMSPS. Following the incident Capita notified the Authority of a Cyber Attack. The root cause of the issue was a phishing attack.

Capita's Immediate Response

2. Capita responded swiftly to isolate their networks and immediately launched their Incident Response procedures to engage management and technical resources. In addition to Capita's resource, specialist partners were also engaged including Microsoft's Incident Response Team (formerly known as the Microsoft Detection and Response Team (DART)) and forensic partners Trustwave.
3. Capita have worked alongside Microsoft and Trustwave to increase the security levels on all of their servers and have taken steps to contain and eradicate the threat including:
 - Increased anti-malware scanning frequency across the Capita IT estate.
 - Increased deployment of Endpoint, Detection and Response solutions across the IT estate, including Microsoft Defender for Endpoint (MDE) and Microsoft Defender for Identity (MDI) for ongoing monitoring of Cyber Operations.
 - Identification of the attack route and implementation of requisite remedial activities.
 - Resetting of all Capita user credentials.
 - Engagement with the National Cyber Security Centre (NCSC).
4. Alongside this Capita continues to monitor the Dark Web for any member data that may be present via their partner Trustwave.
5. On 24 May 2023, The National Cyber Security Centre (NCSC) issued their summary feedback on the incident and the company's technical response. As standard, the report was confidentially shared with the designated cyber policy officials across government. NCSC commented that the technical remediation was strong and that uplifted security measures implemented since **"greatly reduce the likelihood of a similar attack taking place undetected"**.
6. Following the cyber security incident at Capita on Friday 31 March 2023 Capita engaged an independent firm of cyber forensic experts, Kroll, to carry out detailed assessments to analyse the extent to which data was compromised. This sits alongside further reports from Microsoft and further audits on how this occurred and the controls that are being implemented. These assessments are independent, fully scoped and detailed, and are now at the final stages.

Capita's Ongoing Response

7. Capita have increased their security policies and procedures, and test these regularly to ensure compliance.
8. Capita continues to work with Trustwave to monitor the dark web for any potential member data, to date none has been found.
9. In Q4 2023/Q1'24 an independent party will be conducting an audit on the Capita-wide Cyber Security processes and controls, specifically investigating the effectiveness and appropriateness of the controls in place.
10. In Q4 2023 Capita will commission an independent audit firm to perform a further full independent audit of Capita's cyber controls. This audit will look at the processes, controls, capability and response to data and security incidents at a Capita Group level.

Impact on Royal Mail Statutory Pension Scheme

1. Pension records are held in Capita's core Pensions Systems (Hartlink and PS Pensions) which is separate from Capita's network. Neither Hartlink, nor PS Pensions were impacted by the cyber security incident, and no pension records held within this system were compromised.
2. However 136 RMSPS scheme members were impacted by this incident as follows:
 - o 134 of these records were held in a Capita Finance system that was not part of the pensions system. This is because Capita had made ex-gratia payments to these members for complaints they had received.
 - o 2 records were for Subject Access Requests that were made by members directly to Capita (bypassing the existing process).
3. All impacted members have been contacted and have been provided with 12 months access to Experian plus that allows them to monitor their financial transactions and will highlight any suspicious transactions.

Overpayments

The number of overpayments and the recovery performance is a key indicator of the effectiveness of pensions administration. I am pleased to report that, as expected, the vast majority of overpayments are as a result of late notification of death, rather than a result of error (see table 6 below).

	Number	Value
Overpayments brought forward from 2021/22	865	£ 2,090,000
New overpayments in year	1,458	£ 1,015,000 (0.05% of benefits paid)
Overpayments recovered in year	908	£ 591,000
Overpayments carried forward from 2021/22	1026	£ 2,160,000

Table 6 Overpayments as at 31 March 2023

The overpayments are recovered through a rolling process of recovery over a period of time. The value of new overpayments in the year, measured as a percentage of benefits paid, remains low at 0.05% of benefits.

The scheme manager and Capita jointly continue to develop processes to recover overpayments in an efficient and effective manner taking account of the “Managing Public Money” guidance published by HM Treasury. I am pleased to note that the RMSPS overpayments recovery process includes careful evaluation of each case taking individual members' personal circumstances into account. This is an area that the Governance Group has interest in and continues to monitor carefully.

Issues

There were no significant issues reported in the financial year. Royal Mail is planning to introduce a new collective defined contribution scheme to replace the RMPP. This is not expected to have a significant impact on the RMSPS.

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 for the scheme. Their advice on a wide range of queries has been invaluable. Overall, GAD has made a critical contribution to the success of the RMSPS because of their historic knowledge of the scheme.

Legal advisors

The lawyers in the Government Legal Department (GLD) provide the RMSPS with primary legal advice.

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

Casework

Discretions

The delegated powers given to the scheme administrator were amended in January of the reporting year, delegated financial limits were increased and additional scope for discretionary decisions were implemented.

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. (see table 7 below).

Month 2022/23	A	M	J	J	A	S	O	N	D	J	F	M	Total
Discretions forecast	30	25	30	35	47	44	32	45	40	30	25	30	413
Discretions actual	36	35	42	32	54	26	47	40	33	20	10	23	398
Discretions actual 22/23	23	19	26	31	46	43	29	52	36	22	28	54	409

Table 7 Discretionary decision cases

Assurance in this area is obtained from the regular service delivery reports received and from the scheme management casework team’s report on the quality of the discretions cases referred to them. A rolling audit plan is in place.

Complaints (internal dispute resolution)

Similar to many other pension schemes, the RMSPS operates a two-stage internal dispute resolution procedure (IDRP) for dealing with complaints. The number of Stage 1 and Stage 2 IDRP cases remains consistent with last year with no specific areas of concern to report. I am pleased to report that the number of such complaints remains very low for a scheme of this size (see table 8 below).

During the year, there were some instances of delays where the request for an IDR Stage 2 was not picked up in a timely manner by Capita. The CO team has discussed this with Capita and process improvements have been put in place to prevent this happening in the future.

During the year, the Pensions Ombudsman accepted no new cases.

IDR Stage 1	IDR Stage 2	Pensions Ombudsman
17	5	0

Table 8 Total complaints received at each stage

Financial Management of the scheme

Scheme finance

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 third party administrator, which included pension administration services, my salary and that of other independent members of the Group, CO team costs and the costs of advisors.

Pension payments Finance

I am pleased to see that actual payments were within 2% of the forecast and that there were no issues raised in relation to the vote (see table 9 below). The accuracy of forecasting is a difficult discipline which the scheme manages well in relation to a scheme of this size.

	Forecast (£m)	Actual (£m)
Benefits paid	1.573	1.507

Table 9 benefits paid in year

Administration payments

The administration budget is being declared as an underspend of £0.5 million for the full year, against a budget of £6.5 million (see table 10 below).

The variance between the forecasted budget and the actual spend is mainly due to an underspend on the GMP reconciliation and rectification work. This work continues and a proportion of this budget has been moved into the 2022-23 financial year.

I remain impressed with the financial management and control that has been demonstrated.

Budget (£'000)	Actual (£'000)	Variance (£'000)
6,518	5,990	528

Table 10 Departmental RMSPS budget

Annual accounts and external audit

The Annual report and accounts were laid in parliament on 19th December with an unqualified audit opinion.

Policy issues

In 2018, a court ruled that pension schemes must 'equalise' the Guaranteed Minimum Pension (GMP) benefits for men and women. Section C of the RMSPS was impacted by this ruling. An exercise to equalise GMP for Section C members commenced in early 2021/22 and is progressing well. In addition GMP rectification work, concerning reconciling RMSPS records with those of HMRC, is in progress and due to be completed around March 2023. The equalisation work is estimated to be completed around September 2024.

Changes to the rules

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

Future planning

I am pleased that on joining the Governance Group I have found that the various parties responsible for running the Scheme work well together and continue to steadily improve services to members.

Delivering services that enhance the member experience will be a key priority for future plans, and the Group is monitoring the Future Services programme in the expectation that this will provide opportunities for further continuous improvements.

I am aware of the robust controls and risk management processes that are in place to keep the scheme running as smoothly and efficiently as possible. Effective risk management will continue to be a key focus area.

As in previous years, a range of internal audits are planned for the next year to further support the governance and risk management arrangements in place.

Conclusion

I am pleased as Chair of the Governance Group to have found over the past year that the Group membership and those responsible for the management and administration of the Scheme share a common commitment to maintaining and improving services to the membership. I hope this report has provided a useful insight into our recent activities, and I am very much looking forward to continuing this important work with the various stakeholders in the coming years.

Annex A

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

Effective Date: 1st April 2023

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 reports on its efficiency. This will include reporting on feedback received from the scheme membership.
- It oversees and supports communications with the scheme membership and other stakeholders.
- It scrutinises cross-scheme issues to ensure consistency and a seamless service for members.
- It develops cooperative working relationships with all of the stakeholders of the RMSPS and provides feedback to them on the operation of 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 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
 - Royal Mail Group.
 - Post Office Limited
 - National Federation of Occupational Pensioners
 - Communications Workers Union (Two members)
 - Unite
 - Independent Member (Two)
- 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 was 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.

Group Members

Name	Nominating Body/Unit	Term Expiry Date
John Cullen	Chair	31/12/2024
Dominic Arthur	Cabinet Office	21/10/2022
Muna Rowe	Cabinet Office	01/10/2023
Kerrie Cureton-Williams	Cabinet Office	31/10/2024
Simon Claydon	Cabinet Office	N/A
Stephen Humphrey	Independent	31/03/2024
Angela Gough	Royal Mail Group	31/03/2024
Ian Rudkin	Post Office Ltd	31/01/2026
Paul Wood	Post Office Ltd	16/01/2023
John Hearn	National Federation of Pensioners (NFOP)	31/08/2022
Eamonn Donaghy	National Federation of Pensioners (NFOP)	31/08/2025
Andy Furey	Communications Workers Union (CWU)	31/12/2024
Stephen Halliwell	Communications Workers Union (CWU)	30/09/2024
Gary Sassoon-Hales	Unite the Union	30/09/2024
Natasha Wilson	Independent Non-Executive Member	31/12/2024

Version Control

Version	Date	Change	Name
V1	01/04/2012	Original	A Vara
V2	01/04/2015	Change of membership - Member	A Vara
V3	01/01/2016	Change of membership – BEIS	K Wilson
V4	26/10/2018	Update of membership term dates, change of membership, CABO, CWU and Unite	K Wilson
V5	01/12/2020	Change to Terms and Conditions	K Wilson
V6	17/06/2022	Change of membership – Member Update	K McGhee
V7	01/10/2023	Change of membership – Member Update	K McGhee