

**Royal Mail**

Statutory Pension Scheme

# Newsletter 2026

Get the latest news including:



# 1. Scheme updates

## Your 2026 Pension Increase

Your RMSPS pension may increase from April as part of the yearly review. Each year, the Government sets the increase for public service pensions. This is linked to inflation with the aim is to help your pension keep its value when prices rise.

You will receive your 2025/26 P60, an important document that summarises your pension income tax, together with a letter that confirms your new pension amount with effect from Monday 6 April 2026. Please keep these documents safe in case you need them.

To find out when you will receive your increase information and P60, please read the news article at: [www.royalmailsp.co.uk/your-2026-pi](http://www.royalmailsp.co.uk/your-2026-pi)

If you have registered for the Online Member Portal, you can access your Pension Increase information and P60 online. Sign in at: [members.royalmailsp.co.uk](http://members.royalmailsp.co.uk)

## Understand your tax code

Your tax code is made up of numbers and letters and is calculated by HMRC. The numbers in your tax code tell your pension provider or employer how much tax-free income you get from them in that tax year.

If your tax code looks wrong, please contact HMRC using the phone number on your P60.

We cannot change your tax code and cannot contact HMRC on your behalf. Read more about tax codes on [GOV.UK](http://GOV.UK)



## Update of GMP equalisation

We continue to work through the GMP equalisation (GMPe) project. This is a review of member records to make sure that men and women are treated fairly for the part of their pension linked to the old State Earnings Related Pension Scheme (SERPS).

Most members will see little or no change to their pension with only a small number affected. If this applies to you then you will receive a letter explaining the change.

You do not need to contact us. We will contact you if this affects you. More information about GMPe can be found at [www.royalmailsp.co.uk/guaranteed-minimum-pension-gmp](http://www.royalmailsp.co.uk/guaranteed-minimum-pension-gmp)



## Pensions Dashboard - and helping you find lost pensions

The Government is building the new Pensions Dashboard which will let you see your workplace pensions in one secure place online.

Many pensioners have pensions from jobs long ago. Lots of people forget that they paid into a workplace pension. They change jobs, address and lose track of old pensions providers. The Dashboard is designed to help find these 'lost' or 'forgotten' pensions.

Once the Dashboard is ready to use, it may show:

- small pensions from previous employers
- pensions with companies that no longer exist
- pensions that you did not know you had

We will update you when the Government confirms a launch date. You do not need to sign up for anything now.

For more information about the Pensions Dashboard go to [www.pensionsdashboardsprogramme.org.uk](http://www.pensionsdashboardsprogramme.org.uk)

In the meantime, if you think you may have an old or lost pension use the Pension Tracing Service.

## A new website and member portal for 2026

We will be updating our online services in 2026. If you have already registered on the member portal, you will be asked to re-register for the new service to access your payslips, and P60s as well as being able to contact us securely through the new contact us feature.

You do not need to take any action now. We will let members know about the changes, including a new website.



## 2. Do you know your State Pension age?

The Department for Work and Pensions is running an important campaign with one clear mission: getting people to check their State Pension age on GOV.UK

The State Pension age is currently 66. Between 6 April 2026 and 5 March 2028 the State Pension age will increase in gradual steps to 67, as set out in the Pensions Act 2014. If you were born between 6 April 1960 and 5 March 1961, your State Pension age will be 66 plus a few months - not simply 66.

Your State Pension does not just appear automatically - you must apply. The Pension Service will send you invitation letters to claim your State Pension around four months before you reach State Pension age with application details.

That is where the **Check your State Pension forecast** service is useful - it shows how much State Pension you could get and whether you can boost it by filling any gaps.

Find out your State Pension age. Use the **State Pension age calculator tool** on GOV.UK. Spread the word to family and friends.



## 3. Scams - staying safe

Scams continue to grow across the UK with criminals using new methods to trick people. Some scams are very convincing and look like real messages from banks, government departments or even pension schemes.

Here is a detailed guide to the scam types we see most often, how they work and what to do if you receive one.

### Phishing (fake emails)

Phishing emails can look real. They may use official logos, familiar colours or friendly wording. The aim is to make you click a link or open a file.

A phishing email may:

- say you owe or are owed money
- warn you that your account will close
- ask you to confirm your identity
- claim to be a bank, HMRC, DWP, Royal Mail or even RMSPS

If you click the link, criminals could try to steal your personal information.

#### What to do:

Do not click any link. Close the email and contact the organisation using a trusted number instead.

### Social engineering (trickery and trust-building)

This is when scammers try to get you to trust them. They may sound friendly, patient or professional and do any of these:

- ask about your life and family
- pretend to help with a problem
- say they are from your bank or even 'the fraud team'

Once they gain trust, they may ask for personal details or money.

#### What to do:

If someone asks for financial or personal details unexpectedly, stop. Ask for their name and hang up. Then call the real organisation on a number you trust.

### Smishing (fake text messages)

These are scam text messages. They may say:

- 'Your parcel has a fee'
- 'Your bank account is locked'
- 'Click to confirm your details'

The links can take you to fake websites.

#### What to do:

**Do not click the link. Delete the message.**

### Romance and relationship scams

Scammers sometimes build false friendships or romantic relationships online. They may talk to you for weeks or months and share photos or stories to build trust. Eventually, they may ask for money, travel costs, medical help or gifts amongst other things.

#### What to do:

**Never send money to someone you have not met in person.**

### Account takeover scams

A scammer may pretend to be helping you with security. They may say:

- 'Your account is under attack'
- 'We need to move your money to a safe place'
- 'We need to check your details'

These messages are likely to be fake.

#### What to do:

**Hang up and call your bank using the number on the back of your bank card.**

### Impersonation / spoofing

Scammers can make emails or phone numbers look real. They can fake a number so your phone shows 'Bank' or 'HMRC'. This is known as spoofing.

#### What to do:

**If you did not expect the call, hang up and call the real number.**

### Pension and investment scams

These scams may offer:

- high returns
- guaranteed profits
- early access to your pension
- special investments
- free pension reviews

These are almost always fake. Once money leaves your pension, it may be impossible to get back.

#### What to do:

**Never transfer your pension based on a cold call or unexpected offer. Speak to MoneyHelper or a regulated adviser.**



### Simple steps to stay safe

- Shred documents with your details once you no longer need them
- Never share passwords, PINs or personal information in public
- Avoid using public Wi-Fi for anything private

**Take your time - a real organisation will never rush you**

We know that scams are evolving all the time, to keep up to date with scams these places can help:

- **Report Fraud ([reportfraud.police.uk](https://reportfraud.police.uk)):** The UK's national reporting centre for fraud and cybercrime. It provides the most comprehensive, up-to-date information on current scams.
- **Stop! Think Fraud ([stopthinkfraud.campaign.gov.uk](https://stopthinkfraud.campaign.gov.uk)):** A government-backed, comprehensive resource that offers advice on how to spot and avoid the latest scams.
- **National Cyber Security Centre ([ncsc.gov.uk](https://ncsc.gov.uk)):** Excellent for phishing, email, and digital scams.
- **Financial Conduct Authority (FCA) ([www.fca.org.uk/consumers/protect-yourself-scams](https://www.fca.org.uk/consumers/protect-yourself-scams)):** Best for checking if an investment or pension opportunity is a scam.
- **7726 (Text Service):** A free service where you can forward suspicious SMS messages or phone calls, which helps network providers block scammers.



## 4. Useful pensioner groups

### **National Federation of Occupational Pensioners**

**The National Federation of Occupational Pensioners (NFOP)** is one of the largest pensioner groups in the UK. They offer advice, newsletters, social events and wellbeing information. Many RMSPS pensioners enjoy being part of a local NFOP branch.

### **Communication Workers Union Retired Members**

**The Communication Workers Union Retired Members** group supports former postal and communication workers. They run events, issue updates and provide help on community and financial topics.

### **Age UK**

**Age UK** offers advice on money, care, housing, benefits and daily living. They run local services and support lines.

### **MoneyHelper**

**MoneyHelper** is a government-backed service offering free guidance on money, pensions, budgeting and debt. They provide clear tools to help manage finances.

### **Citizens Advice Bureau**

**The Citizens Advice Bureau** gives free, confidential guidance and offer help with money, housing, consumer issues, work, and benefits. Local branches are available across the UK.



# Contact us

## Ways to get in touch

You can call us Monday to Friday between 8.30am and 5.30pm (excluding bank holidays) on: 0333 222 0078  
Overseas: (+44) 1325 271 861

Please quote your full name, date of birth and either your National Insurance number or membership number.

Write to us:

Royal Mail Statutory Pension Scheme  
PO Box 551  
Darlington  
DL1 9TX  
United Kingdom

Email: [enquiries@rmsps.co.uk](mailto:enquiries@rmsps.co.uk)  
Secure inbox: Send secure messages via your member portal account

