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.

Weeks to NRA	Actions by Capita for your benefits from the RMSPS	Actions by the Pension Service Centre (PSC) for your benefits from the RMPP	Actions you need to take
17		The PSC and Capita start to calculate the benefits you will receive at retirement	
15	You receive a retirement estimate from Capita for your RMSPS benefits		
14		You receive a retirement estimate from the PSC for your RMPP benefits	
12-13			Send your forms back to the PSC to confirm you want to retire **
11		The PSC processes your retirement application and sends you your Lifetime Allowance (LTA) form and ID requests for the RMPP	
10			You complete and return your RMPP LTA form and ID request to the PSC **
7-9		The PSC and Capita calculate your benefit options (including Additional Voluntary Contributions if applicable)*	
6	Capita sends you your RMSPS retirement options		
5	**Decision time!** You complete and return the forms to Capita **	The PSC sends you your RMPP retirement options	
4			**Decision time!** You complete and return the forms to the PSC **
1-3		The PSC and Capita process your pension payments and send you your pension confirmation and LTA certificate	

Your pension is paid
Congratulations on your retirement!

* 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.