


All together **now**

Sharing all the latest news on the Collective Plan

April 2025



Welcome	2
Tell us about your loved ones	6
Sign up for your online portal	8
Our move to online communications	9
Get in touch	12



Welcome to the first edition of our newsletter

With the successful launch of the Collective Plan in October 2024, we wanted to take a moment to say hello and give you a quick snapshot of what's ahead.

From next year, we'll be sharing an annual newsletter to keep you informed and help you make the most of your benefits.

Each edition of our newsletter will introduce you to a member of our team, this could be one of our Trustee Directors, service providers or the Executive team who support the Trustee. The newsletter is designed to keep you informed and connected, and we are committed to providing updates that truly matter to you.

Venetia Trayhurn

Independent Chair of the Trustee Board



Celebrating the launch of the Collective Plan

Since the Collective Plan launched in October 2024, it's been fantastic to see such positive engagement from our members.

This is your pension scheme, and your participation is key to the future of the Collective Plan.

If you haven't yet signed up for the Member Self-Service (MSS) portal, we encourage you to do so. It's quick and easy to register, giving you instant access to key information relating to your pension benefits. You'll find full details on how to sign up on page 8.

Member highlights

- **103,082** members of the Collective Plan
- **15,617** signed up for the Member Self-Service (MSS) portal
- **31,954** opted to pay the Lump Sum Booster (LSB)
- **6,244** opted to pay Additional Voluntary Contributions (AVCs)



Meet the team

David Gold: Chair of the Member Experience Committee (MEC)

In this edition, we're delighted to introduce David Gold, the Chair of the Membership Experience Committee (which we've shortened to 'the MEC'). David has worked for Royal Mail since 2010 and works in the communications team, leading on political engagement.

The MEC is responsible for overseeing the administration of the Collective Plan and the communications you receive.

As Chair of the MEC, David is also responsible for overseeing certain discretionary decisions within the Collective Plan, including how benefits are paid to your loved ones in the event of your death, ensuring they are made impartially and in line with the Trust Deed & Rules.

Q: What is your role as a Trustee Director and Chair of the MEC?

A: Along with the other Trustee Directors, my job is to work on your behalf to ensure that the pension scheme is run properly, and that members' benefits are secure. As Chair of the MEC, I want to ensure that members receive clear, easy to understand communications about the Collective Plan, and to help you to understand what is being done on your behalf to help you build a retirement income.

Q: What do you enjoy most about being part of the Trustee Board?

A: Working with a great group of people who are dedicated to making the Collective Plan a huge success. Everyone involved is here to help ensure that your money works for you in your retirement, and it's a privilege to be involved in the first ever scheme of its kind in the UK.

Q: What's something most people don't know about you?

A: One of my first jobs was as a dispatcher in a taxicab office. I took bookings and gave the jobs to the drivers over the radio. It wasn't a computerised system, and all the bookings were on paper, so keeping on top of where everyone was on a busy Saturday night was a bit of a challenge!

Q: How do you like to spend your time outside of work and Trustee duties?

A: I enjoy cooking, gardening, walking my dog and travelling. My late father-in-law gave me his extensive stamp collection, so I am also spending a lot of time on that.

Q: What's the biggest challenge you face in your role as a Trustee Director?

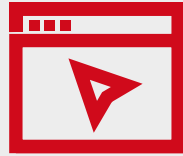
A: Handling discretionary benefit cases, such as deciding which of your loved ones receive benefits if you die, is difficult when there's no indication of the deceased member's wishes. Without a completed 'dependant form', decisions become complex and time-consuming, often delaying payments, and creating additional paperwork for grieving dependants. Keeping details up to date ensures fairer and smoother decision-making. It can also save a lot of additional stress for loved ones at what is already a very difficult time.

Q: What's one piece of advice you would give to members?

A: Sign up for the Member Self-Service (MSS) portal and update your details. It's a simple action that can really enhance your experience.



Tell us about your loved ones



As the Collective Plan is a new scheme, many members may not have had the opportunity to update their dependant information for the Collective Plan yet, but it is very important and won't take long to do.

Let us know who your dependants* are, and how you'd like your money to be split in the event of your death, by visiting the secure Member Self-Service (MSS) portal. It's really important that the Trustee understands your wishes when making decisions about potential benefits for your loved ones.

To update your dependants:

- 1 Log in to the MSS portal at www.securearmcollectiveplan.com
- 2 Select 'More' in the top bar
- 3 Click 'Dependants' and update your details

While the Trustee isn't legally required to follow your instructions, they will consider your stated preferences when making a decision. All benefits are subject to the Trust Deed and Rules, the legal document governing the Collective Plan.

Real-life example: When the Collective Plan launched, Adam, a long-serving colleague, assumed his dependant details had been carried over from his previous pension scheme. However, they hadn't. He sadly passed away shortly after the launch. His case is now taking a long time to resolve, as the Trustee must gather additional information on dependants from grieving family members and friends.

*A person is considered a dependant only in specific circumstances. See the Collective Plan's Handbook for details: www.rmcollectiveplan.com/documents-and-forms

Updates from us

Congratulations to our new Member-Nominated Directors (MNDs)

The Collective Plan MND election took place between January and March 2025.

Following the ballot in March, we are delighted to welcome four Member-Nominated Directors (MNDs) to the Trustee Board: Gary Sassoon-Hales (Unite CMA), Alan Tate (CWU), Brendon Allen (CWU) and Kevin Carey (CWU).

We welcome the successful candidates and thank everyone who participated in the election, including all candidates for standing and all members for voting.



Sign up for your Member Self-Service (MSS) Portal

Did you know that as well as nominating dependants the MSS portal also allows you to access your pension information 24/7?

Signing up is quick, easy, and free. We recommend using your personal email address when registering to ensure continued access, even if you leave the business. Once you're registered, you can:

- View your personal and pension details
- Update your contact information to stay connected
- Update your dependants to ensure we understand your wishes for the future



We encourage all members to sign up for the MSS portal today.

Visit www.securemcollectiveplan.com or scan this QR code to get started.

If you haven't registered yet, you'll need to do so in order to access your member account. The process takes only a few minutes, and you'll need the following information ready:

- Personal Identification Code (PIC) from your registration/welcome letter (or call the Collective Plan Helpline if you can't find it)
- National Insurance number
- Date of birth
- Personal email address (to verify and ensure access)
- Mobile phone (for identity authentication and security purposes)

All together online

Moving towards online communications

Many of the costs of running the Collective Plan are paid for collectively, by the members.

To help reduce costs, the Trustee of the Collective Plan will communicate with you by email. Going digital also helps us to provide more timely, targeted and regular updates to keep you better informed.

To make sure you get information about your income for life and lump sum in the Collective Plan, you need to provide us with your email address by registering for the Member Self-Service Portal. Take a look at page 8 to see how you can get registered.

Opting out of digital communications:

Alternatively, you can choose to opt out of digital communications and receive only the legally required mailings by post.

By opting out, you will miss out on other updates and communications about the Collective Plan, which are only sent digitally.

To opt out, contact the Collective Plan Helpline at:

collectiveplanhelpline@royalmail.com or call **0345 604 3741**.

If you're happy to be contacted digitally and want to be kept in the loop, register today so you don't miss out!

Signing up for the MSS portal is a great way to stay connected.

If you have any questions, feel free to reach out to the Collective Plan Helpline using the details above.

Looking ahead



Snapshot of our October 2025 Trustee Newsletter

This October marks the one-year anniversary of the launch of the Collective Plan, and we're excited to be sharing the following updates:

- **Celebrating one year of the Collective Plan**
Key milestones and achievements
- **Investment performance update**
A summary of how the Collective Plan's investments have performed
- **Annual member survey**
How you can share your thoughts and help shape the future of the Collective Plan

Reminder: The October newsletter will only be available online and will not be sent by post.



We value your feedback

The Trustee Directors are always keen to hear your thoughts on our member communications. Your feedback helps us improve and ensure we're meeting your needs.

Please share your suggestions by completing our member survey. It's quick and easy to take part.



Visit www.surveymonkey.com/r/RMCPPwebsite or scan the QR code to get started.

Thank you for helping us enhance your member experience.





Any questions?

Get in touch.

If you have any questions about your pension, then the Collective Plan Helpline is here to help.

They can answer your queries and give you information about the Collective Plan.

Call them on: **0345 604 3741**

Email them at: **collectiveplanhelpline@royalmail.com**

Write to them at: **PO Box 6148,
2nd Floor Pensions Service Centre,
Pond Street,
Sheffield,
S98 6AD**