





**Get in touch**

For further help and information, contact the Pensions Service Centre:

 [pensions.helpline@royalmail.com](mailto:pensions.helpline@royalmail.com)

 0345 603 0043  
Mon to Fri 8.30am to 5.00pm

 Pensions Service Centre,  
PO Box 5863, SHEFFIELD, S9B 6AB

 [royalmailpensionplan.co.uk](http://royalmailpensionplan.co.uk)

For questions about RMSPS benefits visit Capita at [royalmailps.co.uk](http://royalmailps.co.uk)



**Our ref** Flexiplan Redirect & Switch  
**Your ref** Member Number

Dear

## Your Flexiplan contributions and fund

You have enquired about moving your Flexiplan contributions and accumulated fund somewhere else. This letter includes some information on how to do this, and two forms to fill in, to let us know what you'd like to do.

### Explanation of enclosed forms

If you want to move your accumulated Flexiplan fund to another one, please complete the Flexiplan Switch form. If you want to move your future Flexiplan contributions to another one, please complete the Flexiplan Redirection form.

### Get help to make a decision

The Finance Act 2004 specifies the maximum annual amount of pension savings you can make each year which benefit from tax relief. This is known as the Annual Allowance (AA). You usually pay tax if savings in your pension pots go above the AA which is currently £40,000 a year and includes the growth in your pension, plus AVCs. However, if you exceed the AA you can carry forward unused AA from the previous three tax years to reduce or eliminate your tax liability.

You should be aware that if a decrease in pay results in a negative pay situation, your weekly/monthly AVC contribution will be reduced to avoid this situation. It will remain at this level until we receive a further instruction from you. We will send you a new form to fill in. It will however take a short time to increase your Flexiplan deduction to the previous level.

It is your responsibility to monitor your pension benefits against the AA or Lifetime Allowance, as you may be liable for additional tax charges if your pension savings exceed these limits. We cannot help you make a decision. You can get free and impartial guidance at [moneyhelper.org.uk](http://moneyhelper.org.uk) including support online and over the phone. You can also use the site to find a financial adviser to give you specific advice and help you make a decision.

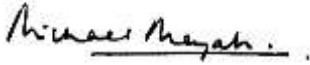
### Data Protection & Privacy

The information you provide will be used by the administrators of the Royal Mail Pension Plan and third parties involved in running the Plan, in accordance with applicable data protection laws.

For full details of the types of personal data the Trustee holds, how they use that information and who they share it with are set out in the privacy notice on our website which can be found at [www.royalmailpensionplan.co.uk](http://www.royalmailpensionplan.co.uk)  
The privacy notice also sets out your rights in connection with the personal data held about you by the Trustee, and who to contact if you want to exercise those rights, make a complaint, or generally have any questions.

If you have any questions, please call us on 0345 603 0043.

Yours sincerely,



**Michael Mayall**  
Head of Pensions Services

**Enclosures**

- Flexiplan **Switch** Form
- Flexiplan **Redirection** Form
- Flexiplan AVC Information Sheet

## FLEXIPLAN SWITCH FORM

<b>Name:</b>	
<b>Member Number:</b>	
<b>Pay Number:</b>	

I authorise my accumulated Flexiplan funds with \_\_\_\_\_ fund to be invested as the following percentage in each fund.

(Note: Please ensure that your total choices add up to 100%.)

	%	<b>RMPP AVC Growth Fund</b>
	%	<b>RMPP AVC Balanced Fund</b>
	%	<b>RMPP AVC Cautious Fund</b>
	%	<b>RMPP AVC Cash Fund</b>
	%	<b>RMPP AVC Ethical Global Equity Fund</b>
	%	<b>RMPP AVC Shariah Law Fund</b>
	%	<b>RMPP Lifestyle Option</b>

### Selected Retirement Age

If you do not complete the box below and are under age 59, you will be deemed to have a selected retirement age of 60. If you are aged between 59 and 64 you will be deemed to have selected a retirement age of 65. If you are over 64 you are deemed to have selected a retirement age of 75. You may choose a different retirement age. If you wish to do so, please enter your selected retirement age below.

**Flexiplan Selected Retirement Age** (Between age 55 and 75 inclusive)

The benefits on your annual AVC benefit statement will be projected to your selected retirement age. Additionally, if you have selected the Lifestyle option, the switching period will be determined by your selected retirement age. **The selected retirement age is for AVC purposes only: it does not affect your contractual retirement age.**

### Declaration

I authorise the Pensions Service Centre and Scottish Widows to carry out my instructions as shown above.

**Your signature**

**Today's date**

**Your name in print**

**If any part of this form is incorrect, or incomplete, we'll return this to you to complete correctly, before we can action your request.**

### Can we phone you if we have a question about your form?

This can save time, so if you're happy for us to call, please write your phone number below.

**Telephone number:** \_\_\_\_\_



## FLEXIPLAN REDIRECTION FORM

<b>Name:</b>	
<b>Member Number:</b>	
<b>Pay Number:</b>	

I authorise my future Flexiplan AVC contributions in the \_\_\_\_\_ fund to be invested as the following percentage in each fund.

(Note: Please ensure that your total choices add up to 100%.)

	%	<b>RMPP AVC Growth Fund</b>
	%	<b>RMPP AVC Balanced Fund</b>
	%	<b>RMPP AVC Cautious Fund</b>
	%	<b>RMPP AVC Cash Fund</b>
	%	<b>RMPP AVC Ethical Global Equity Fund</b>
	%	<b>RMPP AVC Shariah Law Fund</b>
	%	<b>RMPP Lifestyle Option</b>

### Selected Retirement Age

If you do not complete the box below and are under age 59, you will be deemed to have a selected retirement age of 60. If you are aged between 59 and 64 you will be deemed to have selected a retirement age of 65. If you are over 64 you are deemed to have selected a retirement age of 75. You may choose a different retirement age. If you wish to do so, please enter your selected retirement age below.

**Flexiplan Selected Retirement Age** (Between age 55 and 75 inclusive)

The benefits on your annual AVC benefit statement will be projected to your selected retirement age. Additionally, if you have selected the Lifestyle option, the switching period will be determined by your selected retirement age. **The selected retirement age is for AVC purposes only: it does not affect your contractual retirement age.**

### Declaration

I authorise the Pensions Service Centre and Scottish Widows to carry out my instructions as shown above. Any changes will take effect within your **next two pay periods**. **Please check your pay advice to ensure the change happens.**

Your signature

Today's date

Your name in print

**If any part of this form is incorrect, or incomplete, we'll return this to you to complete correctly, before we can action your request.**

### Can we phone you if we have a question about your form?

This can save time, so if you're happy for us to call, please write your phone number below.

Telephone number: \_\_\_\_\_