

Thank you for giving me the opportunity to have a say on the future of my pension. I have contributed to the scheme for a number of years and I am concerned with the proposed changes.

You have asked me to respond to your proposals and I want to formally register my disappointment at Royal Mail's pension plan changes. Additionally I want make sure you take my views into consideration.

For myself and many of my colleagues entrance into our pension scheme was compulsory and the trust deed guaranteed that you, my employer, would make good any deficit.

To be absolutely clear I want you to record how my preference is to keep the existing final salary scheme open as it is. However, if there needs to be a change then, I expect that any adjustment you propose significantly improves my pension, unlike the changes put forward. Any proposed change need to Include:

- ❖ Indexation linked to earnings. NOT R.P.I.
- ❖ The ability, if necessary, to pay additional contributions. (Enabling me to retire at 60)
- ❖ The removal of the lower earnings deduction (£3,328)
- ❖ Making all my pay pensionable
- ❖ Allowing all new entrants the right to join the scheme. ( The vast majority of experts agree that closing the scheme does nothing to reduce the deficit).

In sharing my opinions with you I note that senior Royal Mail mangers have had their own pension scheme improved. Including an increase to the employer's contribution. With this in mind I would expect similar respect for my future pension provision

In conclusion, your current proposals are unacceptable and I expect you to negotiate with the CWU on any pension reforms. Any final agreement must be subject to a binding ballot of the members in the scheme.

Name (Print) \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Workplace \_\_\_\_\_ Grade \_\_\_\_\_

Detach along edge



I confirm that I have returned the attached card for the Pensions consultation  
Name (Print) .....  
Workplace .....

**Freepost  
MY PENSION  
Pond St  
Sheffield  
S98 6HR**