

# Member Checklist

## Royal Mail Defined Contribution Plan

Before you send your forms back to us, please make sure you have completed the actions below. Tick the boxes to keep track of what you have done and what you still need to do:

- Choose your regular contribution level from 3%, 4% or 5% of your Pensionable Pay.  
**If you do not make a contribution choice, the 3% option will apply to you.**
- Choose your voluntary contribution level (if you want to make voluntary contributions). You may choose to contribute a percentage of your Pensionable Pay or a fixed regular deduction from your weekly or monthly Pensionable Pay.
- Choose your Selected Retirement Age from any birthday between 55 and 65 inclusive. This is the target retirement age which will be used to determine when the Lifecycle switching period should begin. It will also be used to estimate your retirement benefits in the statement produced for you each year.  
**If you do not select a retirement age, age 65 will apply to you.**
- Read the Royal Mail Defined Contribution Plan 'Investment Guide' and consider:
  - your personal circumstances
  - your view of investment risk, inflation risk, pension conversion risk and opportunity risk
  - whether you want the 'Do It Yourself' option or the 'Lifecycle' option.**If you do not make an investment choice, your Member Account will be invested in the Lifecycle option.**
- If you choose the Do It Yourself option, select the investment funds you want your Member Account to be invested in and how much of your Member Account should be invested in each fund.
- If you choose the Lifecycle option, decide whether you want the switching period to begin 5 years or 10 years before your Selected Retirement Age.  
**If you do not make a choice, a 10 year switching period will apply to you.**

If you need help you can phone Zurich Royal Mail Service Team on **0800 092 8263**.