

Getting online

Royal Mail Defined Contribution Plan

Access to your Member Account

This is a guide to how to view your own Member Account through the website operated by Zurich.

Logging into the system

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Login

You are about to be transferred to the online Zurich pension system. You will be asked for your login user number and password, which you will have received when you applied for on-line access to your pension records.

Our Getting on-line document explains how you can access and make certain changes to your Member Account.

If you have lost or forgotten your user number or password please contact the Zurich Royal Mail Service Team on **0800 092 8263**.

[Continue login »](#)

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- 1 Open your internet browser and go online.
- 2 Type in www.zurich.co.uk/royalmaildcplan/login and press enter. This will take you into the Zurich Royal Mail website.
- 3 You will come to the welcome screen. Click on 'Continue login' and the login screen will appear.
- 4 Type your User Number into the 'User Number' box.
- 5 Type your password into the 'Password' box – each character you type will show as a * on screen to maintain security. The password is case sensitive. Do not disclose your password to anyone else.
- 6 Click the 'Login' button.

What can I do online?

You can:

- view the current value of your Member Account
- view your personal and contact details
- view your membership details including your Selected Retirement Age
- view your contribution basis and details of all contributions made
- view the fund(s) where future contributions will be invested
- view the fund(s) where past contributions were invested
- view all transactions including contributions, charges, transfers and single payments
- view details of any claims made on your Member Account
- change your password
- request certain changes (see overleaf).

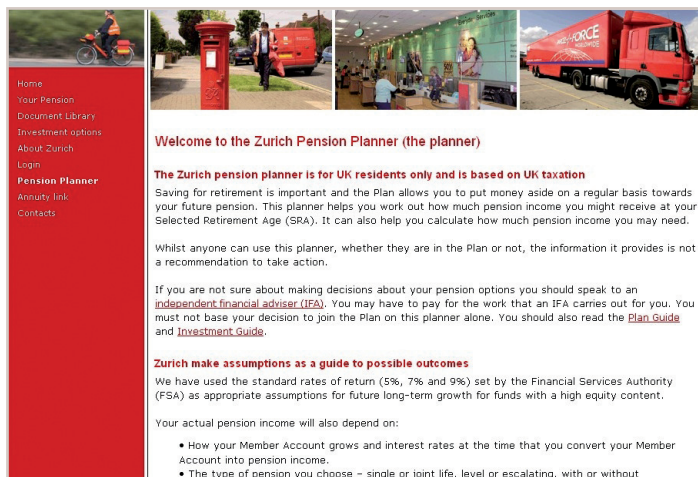
Member request page

You can request certain changes to your Member Account by selecting from the various options on the Member request page. These include:

- making changes to your regular contributions
- making voluntary contributions to your Member Account
- changing your Selected Retirement Age
- changing your investment strategy
- choosing a Lifecycle option
- changing your investment options.

Your request will be sent to the Zurich Royal Mail Service Team who will process the change as soon as possible. Any changes to your personal details should be sent to your HR Department at Royal Mail Group, unless you have left employment, in which case you should inform the Zurich Royal Mail Service Team directly.

Pension planner



Welcome to the Zurich Pension Planner (the planner)

The Zurich pension planner is for UK residents only and is based on UK taxation

Saving for retirement is important and the Plan allows you to put money aside on a regular basis towards your future pension. This planner helps you work out how much pension income you might receive at your Selected Retirement Age (SRA). It can also help you calculate how much pension income you may need.

Whilst anyone can use this planner, whether they are in the Plan or not, the information it provides is not a recommendation to take action.

If you are not sure about making decisions about your pension options you should speak to an [independent financial adviser \(IFA\)](#). You may have to pay for the work that an IFA carries out for you. You must not base your decision to join the Plan on this planner alone. You should also read the [Plan Guide](#) and [Investment Guide](#).

Zurich make assumptions as a guide to possible outcomes

We have used the standard rates of return (5%, 7% and 9%) set by the Financial Services Authority (FSA) as appropriate assumptions for future long-term growth for funds with a high equity content.

Your actual pension income will also depend on:

- How your Member Account grows and interest rates at the time that you convert your Member Account into pension income.
- The type of pension you choose – single or joint life, level or escalating, with or without

The planner is an easy-to-use online tool which estimates the size of contributions you need to make in order to produce the level of income you'd like once you stop working. You'll be asked to input details of any savings – including other pension arrangements you have – as well as your preferred retirement age and investment option(s). The planner will then calculate the income this is likely to give you, based on a number of assumptions, and shows the likelihood of reaching your target income. There's plenty of help online, or you can contact the Zurich Royal Mail Service Team as shown below. If you are over age 55, the pension planner may not be suitable for you and you may wish to visit www.royalmailannuityservice.com/retiringsoon/ which is a website provided by the Trustees' appointed annuity broker, Kerr Henderson Financial Services.

More information

You can get more information about your Plan at www.zurich.co.uk/corporatepensions/royalmaildcpplan
You can contact Zurich for help by

- email at: royalmailserviceteam@uk.zurich.com
- telephone on: 0800 092 8263 – Monday to Friday, 8am to 5.30pm (not open on bank or public holidays, as defined in England and Wales). An answer phone is in operation outside these hours. Zurich may record or monitor calls to improve its service.

What you'll need

- A computer – either an IBM-compatible PC running Windows NT4, 98, ME, 2000, XP or Vista, or an Apple Macintosh.
- A connection to the internet.
- An internet browser – either Microsoft Internet Explorer (version 4.72 or later) or Netscape Navigator (version 4 or later).
- Your User Number.
- Your password – Zurich will send this to your home address in a secure format once you are set up on the system.