

No. 165/26

4<sup>th</sup> June 2026

Dear Colleague

## **ROYAL MAIL: PENSIONS – THE COLLECTIVE PLAN – REGISTERING OF DEPENDANTS VIA MEMBER SELF SERVICE (MSS)**

Branches and members are reminded of the importance of registering dependants via the Member Self Service (MSS). To put this matter into perspective, it has been reported that since the launch of the Collective Plan in October 2024 unfortunately there have been 307 deaths in service, and it takes longer for bereaved dependants to receive their payments when the Trustee has not been told in advance who the potential dependants are. Also, only 12,800 scheme members have completed Dependant Nominations out of a total of 121,000 (both active and deferred members).

The Collective Plan current scheme rules define a “dependant” as follows:

- a) a member’s spouse (of any gender) or Civil Partner (of any gender), or Qualifying Child
  
- b) any person who was not married to, or a Civil Partner of, the member at the date of the member’s death and is not a Qualifying Child of the member and, in the opinion of the Trustee, was at the date of the member’s death:
  - i. financially dependent on the member;
  - ii. in a financial relationship with the member of mutual dependence; or
  - iii. dependent on the member because of physical or mental impairment.

*A child must be either: Under 18, under 23 and in full-time education, or any age and assessed to be dependent because of physical or mental impairment.*

You can reach the login page of the MSS portal via the following link and clicking on “Login/Register”: [www.securermcollectiveplan.com](http://www.securermcollectiveplan.com)

Branches and Representatives are urged to encourage all members to register their dependants on the Collective Plan MSS portal at their earliest convenience.

**Royal Mail Statutory Pension Scheme (RMSPS) and Royal Mail Pension Plan (RMPP)**

Members of these schemes are also urged to ensure they have registered their dependants. Please contact:

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

Yours sincerely,

Andy Furey

**Assistant Secretary**