

No. 211/26

29th July 2026

Dear Colleague,

ROYAL MAIL: WINDING UP THE RMDCP SCHEME – TRANSFER OF MEMBER ASSETS TO LEGAL AND GENERAL MASTERTRUST IN JULY 2026

Further to LTB 195/26 dated 8th July 2026.

RMDCP eligibility is – all people who commenced RMG employment from 1st April 2008 until 6th October 2024. Also, this LTB is in specific to the RMDCP only, meaning the RMPP and the Collective Plan are unaffected.

Welcome to Legal & General Letters

Branches are advised that the “Welcome to L&G” letters (sample copy attached for information purposes) have started to arrive with some members of the RMDCP, and these are being delivered in three separate tranches, which tranches two and three being in August. It should be noted that the Welcome letter is quick to point out that the RMDCP will now be referred to as the “Former Royal Mail Defined Contribution Plan”.

Crucially, the Welcome letters include details for each individual of the amount of pension money being transferred and invested into the new L&G Mastertrust. Members are encouraged to use the App to verify their pension value, to view and update personal details, to manage pension investments and **vitality to update beneficiaries**.

Important – Update Your Nomination for Beneficiaries

It should be noted that any nominated beneficiaries previously made with Scottish Widows **have not** been transferred to L&G. **Therefore, even if members have made a nomination previously, this will need to be renewed.** RMDCP members should not contact L&G until they receive their Welcome letter, as the records will not yet be set up.

Your Pension in Your Pocket

The Welcome letter includes a QR code to enable members to download the L&G App, which is described as “Your pension in your pocket”. To access the App, members will need to use their customer reference number (on the Welcome letter) to register. When using a PC or laptop, access to the online account is via www.legalandgeneral.com/mya

Branches are urged to bring this LTB to the attention of our members in the former RMDCP, and in particular, highlight the need to re-nominate beneficiaries.

If you have any queries, please contact snicholas@cwu.org or hmaughan@cwu.org

Yours sincerely,

Andy Furey
Assistant Secretary



Private & Confidential

Mr A Customer
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Sample Town
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SS0 000

DC Pensions
Legal & General
PO Box 1560
Peterborough
PE1 9AP

<DAY> <MONTH> <YEAR>

Welcome to L&G

Dear <MEMBER>

<SCHEME NAME: ROYAL MAIL DEFINED CONTRIBUTION PLAN>

We're writing to confirm that your savings in the Royal Mail Defined Contribution Plan (RMDCP) have now moved to the L&G Mastertrust.

RMDCP will now be referred to as the Former Royal Mail Defined Contribution Plan.

Your pension transfer of £<<Amount>> is complete and your funds have been invested in your new Plan.

Now that your pension is set up, you can easily access your account using our app. Scan the QR code or search 'L&G' in the App Store or Play Store to download.

Use our app to:

- Check your pension value
- View and update your personal details
- Manage your pension investments
- Access your documents
- Update your beneficiaries

Important note:

If you've already nominated beneficiaries with Scottish Widows, this information has not been transferred to L&G – please log into your account or the L&G app to update your beneficiaries.

Your account number:
<<ACCOUNT NUMBER>>

Download the
L&G app and
see how much
you're saving
online



Your pension in your pocket

Use our app on your tablet or mobile device. Scan the QR code or search L&G in App Store/Google Play. **You'll need your customer reference number to register – that's the number at the top of this letter.**



Using a PC or laptop

You can also access your online account at
legalandgeneral.com/mya

You can also access your account at legalandgeneral.com/myaccount using your customer reference number: <<Account number>>

On behalf of the team, we'd like to welcome you to L&G. Please don't hesitate to contact us if you have any questions.

Yours sincerely

DC Pensions Customer Service

Contact us:



royalmail@landg.com



0300 124 0100

Monday to Friday
8.30am to 7pm

We may record and monitor calls.
Charges may vary.

For more information on how we use your data please read our Privacy Policy at legalandgeneral.com/privacy-policy. Please give us a call if you would like to request paper copies of these policies. <contract/PMS footer>

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