

Welcome...

...to the new-look mini Spring/Summer edition of Retired Update



Going forward, we're going to send a shorter edition of Retired Update in Spring/Summer, and a full edition in Autumn/Winter. We'll continue to let our retired members know about any important information relating to pensions in general and the Scheme. We'll be using the newly refreshed website and email to publish the news at the time it's released, rather than waiting until the next edition of Retired Update.

If you're not already receiving updates by email, you can sign up at www.mandspensionscheme.com/go-digital

I hope you find this edition of Retired Update interesting but remember, if you need any information about the Scheme, the website is an excellent source of information which we hope can answer all your queries.

Graham OakleyChairman of the Trustee

Keep in touch

We love to hear about what our retired members are up to and to feature any interesting stories you have in the next edition of Retired Update. If you have any stories you'd like to share, or you want to let us know what you or your social club is up to, get in touch using the contact details on the back page, and you might feature in the next edition of Retired Update!

The latest Scheme news...

A final word on the closure of the M&S Pension Scheme

As you may know, the Company made the decision to close the M&S Pension Scheme (the Scheme) so that active members would no longer be able to earn future benefits in the Scheme.

Please be assured that the closure of the Scheme will not have any impact on your pension, which will continue to be paid to you as usual, and will still receive increases in the future in line with the Scheme Rules.

You will also continue to receive communications such as Retired Updates and Summary Funding Statements, to keep you updated with the Scheme's finances and other pensions news.

Your improved website is now available

We've recently revamped the Scheme website to make it easier for you to find the information you need about the Scheme.

Visit www.mandspensionscheme.com now to take a look around.

We really hope that you find the website useful, and we'd love to hear your comments and feedback on it, and where you think we can improve. If you spot something on the site that needs to be fixed, please let us know by using the contact details on the back page.

If you have any issues with the site, or you can see old pages, please press the CTRL and F5 (or Command and R if you're a Mac user) keys together to clear any stored pages.

Updating our administration system

Over the next few months the Pension Administration Team will be working behind the scenes to put in place a new administration system. It will replace the old system with something that's more efficient and able to adapt to changing technology. Over time, you'll also be able to access and update your pension details online.

At the same time, we're taking the opportunity to review the information we send to you, aiming to make it shorter and easier to understand.

When the new system is in place, keep an eye out for a change to the Pension Administration Team's contact details.

Notices

The list of those who have sadly passed away in retirement since the last edition is available online at www.mandspensionscheme.com/pensions-update

How to contact us

If you need information about the Scheme, such as your pension increases and what happens if you die or you want to download past editions of Retired Update, visit **www.mandspensionscheme.com**

You can email us at pensions@marks-and-spencer.com You can call our helpline on 0345 304 7474

Or you can write to us at:

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