

# MAKING THINGS SIMPLER

With the RSP Section of the  
Morrisons Retirement Saver Plan

## The future of the RSP Section of the Morrisons Retirement Saver Plan.

Plus a one-time offer from the Trustee

---

This pack contains important information from the Trustee, and includes information about a Wind-Up Lump Sum (WULS) offer that will soon be made to eligible members.

Use this folder to keep all your documents together, including information about your offer, if you receive one.

**Please read this pack carefully.**



# Your one-time offer timeline

**MARCH  
2025**

**We secured members' benefits in the RSP Section through a buy-in with Aviva**



**APRIL  
2025**

**The future of the RSP Section**

We're letting members know about the plans for the future of the RSP Section and introducing the one-time offer from the Trustee - the WULS offer.



**MAY  
2025**

**WULS offers start to be issued to eligible members**

The one-time WULS offer will be issued to eligible members between the end of May and the end of September 2025.



**SEPT  
2025**

**All eligible members will have received their WULS offer**

If you are eligible for an offer, you will have received your offer by the end of September 2025.



## You don't have to make a decision alone

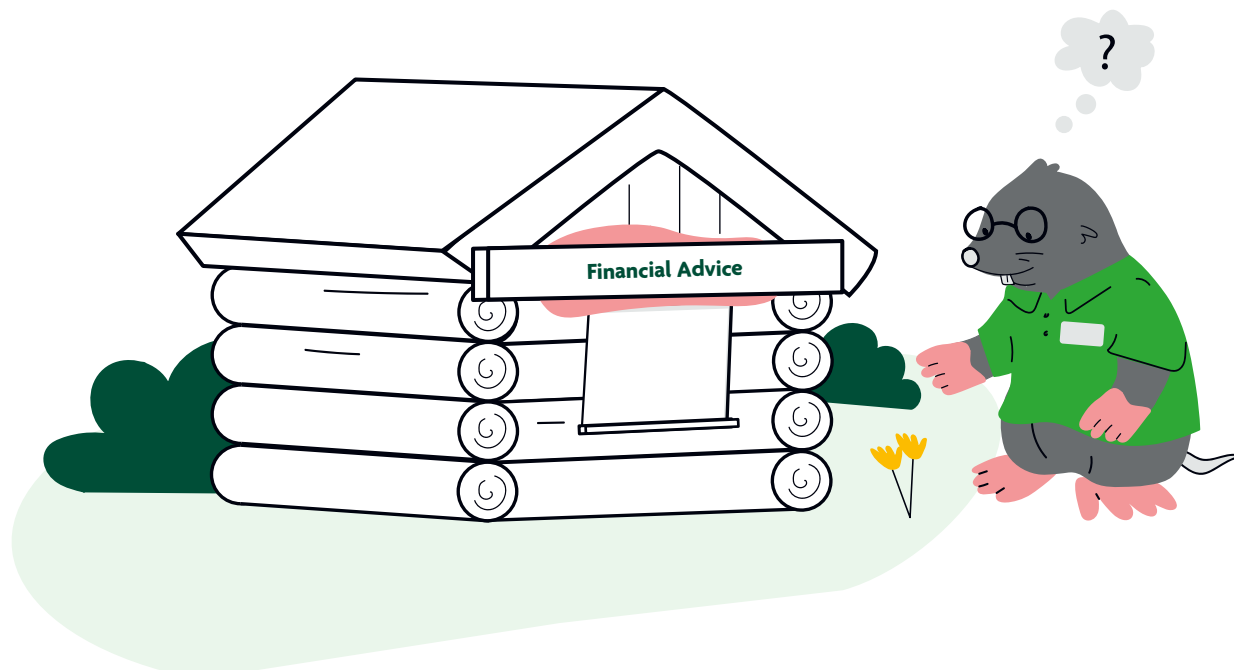
Before you make any decision about your pension benefits, you may find it helpful to spend some time with an impartial financial adviser.

Financial advisers will charge for their services, but that expense can be worth it to make sure you're making the best decisions for your future.

Financial advisers are regulated by the Financial Conduct Authority (FCA), so they must follow strict rules when they give you advice – make sure you check that they're registered with the FCA before you start a conversation.



You can find a list of advisers though MoneyHelper:  
**[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)**. Search for '**Retirement advice**'  
in the search bar, and then follow the steps to  
**'Find a retirement adviser'**.



## Important information inside

### You will find:

- A letter from us, the Trustee
- A booklet about the future of the RSP Section
- A booklet about the WULS offer
- A letter from Aon, who will issue the WULS offers





## For questions relating to the WULS offer:

As explained in this pack, a company called Aon is managing the WULS exercise on behalf of the Trustee. For any questions relating to how to opt out, or the offer itself (if you receive one), please use the contact details provided in their letters as you receive them.


**Please do not contact Aptia with questions relating to your WULS offer.**

## For all other pension questions:

If you have a general query about the RSP Section or your benefits, please contact our administrator, Aptia:

 [pensionuk.aptia-group.com](https://pensionuk.aptia-group.com)

 **0345 450 6564**

 **Morrisons Retirement Saver Plan,  
c/o Aptia, Maclaren House,  
Talbot Road, Stretford,  
Manchester, M32 0FP**

For general information about the RSP Section, visit our website: [rsp.morrisonspensions.co.uk](https://rsp.morrisonspensions.co.uk)



For more information, help and FAQ's visit:  
[rsp.morrisonspensions.co.uk/WULS](https://rsp.morrisonspensions.co.uk/WULS)