

SCHEDULE

Regulation 9(6)(a)

Form of opt out notice

**Notice to opt out of pension saving**

IF YOU WANT TO OPT OUT OF PENSION SAVING FILL IN THIS FORM AND GIVE IT TO YOUR EMPLOYER

Your full name .....

Your employer's name .....

Your national insurance number or date of birth .....

I wish to opt out of pension saving.

I understand that if I opt out I will lose the right to pension contributions from my employer.

I understand that if I opt out I may have a lower income when I retire.

SIGNED .....

DATE .....

WHAT YOU NEED TO KNOW

Your employer cannot ask you or force you to opt out.

If you are asked or forced to opt out you can tell the Pensions Regulator – see .

If you change your mind you may be able to opt back in – write to your employer if you want to do this.

If you stay opted out your employer will normally put you back into pension saving in around 3 years.

If you change job your new employer will normally put you back into pension saving straight away.

If you have another job your other employer might also put you into pension saving, now or in the future.

This notice only opts you out of pension saving with the employer you name above.

A separate notice must be filled out and given to any other employer you work for if you wish to opt out of that pension saving as well.