



## Notice to Opt Out of Pension Saving (Part 1 – Employee)


If you want to Opt Out of pension saving, complete this form and give it to your employer

### EMPLOYEE DETAILS (Please use BLOCK CAPITALS and ensure all information is complete)

Name: Joel Ferguson  
National Insurance No: PB296102C  
Date of Birth: 16/08/96  
Telephone No: 07759008630  
Email: JFERGUSON@FORTRESS-SEFA.COM  
Name of Employer: Fortress SEFA LLP

### Declaration

- I wish to opt out of pension saving and do not wish to remain a member of the Workers Pension Trust pension scheme
- 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
- I have read this form and the attached Opting Out of Pension Saving Factsheet and understand the contents

Signature: 

Date: 08/01/20

### Completing Notice to Opt Out of Pension Saving (Part 1 – Employee) Form

Please complete all fields with the information requested. Please ensure your date of birth and National Insurance number are completed and give the name of the employer who has enrolled you into Workers Pension Trust.

Once you have completed all relevant parts of the form, sign and date the declaration. If the declaration is not signed and dated, this will result in the form being returned to you and may cause a delay in the payment of your refund (if applicable).

Once you have completed the Notice to Opt Out of Pension Saving (Part 1 – Employee) form, please pass it to your employer. Do not send it directly to Workers Pension Trust as we cannot take any action to stop contributions being deducted from your salary. On receipt of this form, your employer will take the appropriate action.

The Opt Out process is not complete until Notice to Opt Out of Pension Saving (Part 2 – Employer) has been completed by your employer.



## Opting out of Pension Saving Fact Sheet

This fact sheet provides important information for you to read if you are thinking about opting out of the Workers Pension Trust.

### 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 [www.tpr.gov.uk](http://www.tpr.gov.uk)
- 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 three years.
- If you change your 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 allows you to opt out of pension saving with the employer who enrolled you in Workers Pension Trust. A separate notice must be filled out and given to any other employer you work for, if you wish to opt out of that employer's pension saving as well.

### Further information about the scheme

Please refer to the Workers Pension Trust Scheme Booklet for further information on the benefits offered by the Workers Pension Trust pension arrangements. The booklet is available on our website [www.workerspensiontrust.co.uk](http://www.workerspensiontrust.co.uk).

Please think very carefully before making your decision and consider taking independent financial advice to help you make the right choice. You can contact the Association of Professional Financial Advisers for a list of advisers on 020 7628 1287, email [info@apfa.net](mailto:info@apfa.net) or by searching the website on [www.apfa.net](http://www.apfa.net).

If you still wish to opt out of the Workers Pension Trust, you should complete the Notice to Opt Out of Pension Saving (Part 1 – Employee) form and send it to your employer. Once your employer receives your signed form, your opting out will take effect from the next convenient pay period.

**This fact sheet provides information to help you think about the consequences of opting out. Neither this fact sheet nor the booklets referred to cover every aspect. The full details are contained only in the rules, which are the legal basis of the scheme. You should note that nothing in this fact sheet can override the rules, and in the event of any unintentional difference, the rules will apply.**