



## UNIVERSITY OF MANCHESTER SUPERANNUATION SCHEME

### Notice to opt out of pension saving

*This form is the notice for withdrawal from UMSS whilst remaining in pensionable employment with the University of Manchester or any employer that offers UMSS membership to its employees.*

If you want to opt-out of pension saving, fill in this form and deliver it to the Pensions Office, John Owens Building.

**Member details** (please complete using BLOCK CAPITALS)

Surname	
Forenames	
Title	
Name of employer	
Date of birth, OR	
ID number from your staff card	

#### 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.thepensionsregulator.gov.uk](http://www.thepensionsregulator.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 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.

#### Declaration by member

- 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; and
- I understand that rejoining UMSS at a later date may mean that restrictions are placed on death in service benefits.

<b>Signed</b>	
<b>Date</b>	

For details on rejoining the scheme, please see [www.umss.co.uk](http://www.umss.co.uk)

By signing and returning this form you are agreeing to your personal details being obtained, held and processed by the Trustee, the University and any third party appointed in connection with UMSS.