



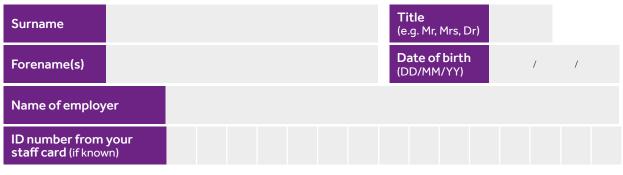
umss

This form is for notifying the Pensions Team that your would like to opt out (withdraw) from UMSS whilst remaining in pensionable employment with the University of Manchester or any employer that offers UMSS membership to its employees.

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**
- If you change your mind, you may be able to opt back in within 6 months. This is not guaranteed and will depend on your circumstances. Please contact the Pensions Office to check whether you can re-join UMSS.
- 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 below. 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.

1. Member details



2. Declaration by member

- I wish to opt out of UMSS;
- 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.

Signed	Date

Your personal information will be held and processed by the Trustee of UMSS and any third party appointed for the effective running of UMSS. If you want to know more about the data held which relates to you or the purposes for which it may be used, please refer to the Privacy Notice available at **www.umss.co.uk**