



Opt-out form

If you have been auto-enrolled into a pension scheme that is administered by BBS Consultants & Actuaries Ltd (“BBS”) and you wish to opt out, please complete this form and **return it to your employer**.

Your details

Your name:

NI number:

Date of birth:

Employer name:

Pension scheme name:

What you need to know

- Your employer cannot ask or force you to opt out.
- If you change your mind, you may be able to opt back in. Please speak to your employer if you want to do this.
- If you stay opted out, your employer will normally put you back into pension saving once every three years.
- If you change your job, your new employer may 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 pension scheme and employer you have specified above. If you wish to opt out of pension saving with another employer or pension scheme, you will need to obtain and complete another opt-out form from the relevant pension scheme provider.

Declaration

1. I wish to opt out of pension saving.
2. I understand that by opting out I lose the right to pension contributions from my employer.
3. I understand that by opting out I may have a lower income when I retire.

Signed:

Date: