

**University of Exeter Savings Scheme
Withdrawal Form ***

IF YOU WANT TO WITHDRAW FROM PENSION SAVING, FILL IN THIS FORM AND GIVE IT TO YOUR EMPLOYER.

Surname:		Title:	Mr / Mrs / Miss / Ms /
Forename(s):			
Date of birth:		NI number:	
College/Service:		Employee number:	

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
- 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 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 employer's pension saving as well.

I have read the enrolment information given to me and have decided to opt out of the Scheme. I understand and acknowledge that:

- The company will not contribute to any alternative pension arrangement of mine.
- 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 wish to opt out of pension saving.
- I will not receive a refund of the contributions already paid and my pension benefits will remain with Scottish Widows.

Signed:

Date:

* This form should be used if you wish to withdraw from the scheme after a period of 35 days from your first pay date. You will need to complete the form and return it giving at least 28 days' notice prior to the date of withdrawal.

Please return this form to University of Exeter, Pay and Benefits Office, HR Services, Northcote House, The Queens Drive, Exeter, EX4 4QJ. Email to payandbenefits@exeter.ac.uk