

## PENSION OPT OUT LETTER

Employee Name: \_\_\_\_\_ Employee Number: \_\_\_\_\_

Address: \_\_\_\_\_

Employer Name: \_\_\_\_\_

### **Declaration**

I hereby confirm that I have been informed about the company pension scheme available to me and that I have decided to opt out of automatic enrolment into the pension scheme. I understand that by opting out, no contributions will be deducted from my salary towards the pension scheme, and that I relinquish any automatic enrolment rights for the time being. I acknowledge that I have received sufficient information to make an informed decision, including details about the benefits of enrolment and the consequences of opting out. I understand I can rejoin the pension scheme at any future date should I change my mind. I confirm that this opt out is voluntary and that I have not been coerced or pressured into making this decision.

**Employee Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

### **Employer Declaration**

I confirm that I have provided the employee named above with all necessary information regarding the company pension scheme and the implications of opting out. The employee's decision to opt out has been made voluntarily and with full understanding of the consequences. I acknowledge that the employee may re-enrol in the pension scheme in accordance with UK pension regulations and that this opt out letter will be retained for record-keeping purposes as evidence of compliance.

**Employer Representative Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

### **Additional Information and Rights**

- It is the employee's right to opt out of the automatic enrolment pension scheme at any time.
- Opting out does not affect any other workplace benefits or employment rights.
- The employer will retain this opt out letter securely in compliance with UK pension regulations.
- Employees are encouraged to seek independent financial advice regarding pension decisions.
- This letter is provided in accordance with the Pensions Act 2008 and related UK legislation.

**Employee Signature**

**Employer Representative Signature**

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

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