



## Notice to Opt Out of Pension Saving

THIS FORM APPLIES TO THE UNIVERSITY OF EDINBURGH STAFF BENEFITS SCHEME (SBS) ONLY

This form is the notice for withdrawal from SBS whilst remaining in pensionable employment at the University of Edinburgh. If you want to opt out of pension saving, fill in this form and send it to the Pensions Office, Charles Stewart House, 9-16 Chambers Street, Edinburgh, EH1 1HT or email it to [Pensions@ed.ac.uk](mailto:Pensions@ed.ac.uk).

Please complete this form using **BLOCK CAPITALS**

### Personal Details

Title:

Surname:

Forenames:

Date of birth:

National Insurance number:

### What you need to know

- The University 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 – you will need to complete an application form to do this – see [www.ed.ac.uk/pensions](http://www.ed.ac.uk/pensions)
- You may be re-enrolled into NEST at the next enrolment date. For more information visit [www.ed.ac.uk/finance/pensions/auto-and-re-enrolment](http://www.ed.ac.uk/finance/pensions/auto-and-re-enrolment)
- If you change job within the University you will normally be put back into pension saving for that new contract.

### Declaration by member

I wish to opt out of pension saving with SBS. I understand that if I opt out, I will lose the right to pension contributions from the University as employer. I understand that if I opt out, I may have a lower income when I retire.

Signed:

Date: