



# Police Pension Scheme

(covers all police pension schemes)

## Opt out form

If you want to opt out of pension saving, please read all the information on this form and complete the declaration overleaf.

### Personal information

Full Name

National Insurance Number

Payroll number

Location:

### Important information about opting out of the Police Pension Schemes

- The government has introduced new laws designed to help people save for their retirement. It requires all employers to enrol their workers into a workplace pension scheme if they are not already in one. This is known as automatic enrolment.
- Although you can opt out of the Police Pension Scheme at any point after you start work, under automatic enrolment your employer may have to put you back into the pension scheme and start deducting contributions again.
- Your employer must tell you if they enrol you into the Pension Scheme. If you become a member but you do not want to be, you will need to opt out by completing a further opt out form, even if you have only recently done so. Please be aware you cannot opt into the pension scheme on more than two occasions and you cannot re-join the Police Pension Scheme (only the New Police Pension Scheme or the 2015 Scheme, depending on eligibility)
- Usually your employer would put you back into the Pension Scheme in about 3 years time, but because of the way the new laws work, it could be much sooner so it is important to read, and act on if necessary, any information that your employer gives you.

### What happens once you opt out

- You must return the completed form to the Pensions Administration Team (IBC), Hampshire County Council, E11 Court East, The Castle, Winchester, SO23 8UB. They will then stop deducting contributions and let the Hampshire Pension Fund know that you are no longer a member.
- If you opt out of the pension scheme within 3 months of joining, and have not transferred in other pension benefits, then you may receive a refund of your contributions through your payroll.
- If you were a member of the Pension Scheme for three months but less than two years you may be able to get a refund of contributions (less any statutory deductions), or transfer out your benefits to another scheme.
- If you opt out of the Pension Scheme with two years membership, or you have transferred in service from another pension provider, you will receive a deferred pension. This pension will be payable at your normal retirement age.

## What you need to know

By law, we are required to make you aware of the following.

- Your employer cannot ask you or force you to opt out of a workplace pension.
- If you are asked or forced to opt out, you can tell The Pensions Regulator – see [www.tpr.gov.uk](http://www.tpr.gov.uk)
- If you change your mind, you may be able to opt back in at your employers discretion – write to your employer if you want to do this. (This may be subject to a medical examination of which you will have to pay the cost)
- If you change your job, your new employer will normally put you back into pension saving straight away.
- If you have a job with another employer, they may 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.

## Opt out statement and signature

- I confirm that I have read this form
- 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 understand that benefits may be payable later than if I had not opted out
- Although my pension may be paid early due to ill health, it will not be enhanced
- No death in service lump sum will be payable
- I understand that if my pension becomes deferred, it cannot be paid whilst I continue in service
- You are strongly recommended to take independent financial advice before you make a decision
- I wish to opt out of pension saving in the following role(s) with my employer:

Role 1: Title		Pay number:	
Role 2: Title		Pay number:	

## Date of Opt Out

Your signature:

Date:

NB: Date signed must not be before the start of your employment(s) in which you are choosing to opt out of membership (as an earlier date will mean the opt out form is not valid).

## More information

### Hampshire Pension Fund

Website: [www.hants.gov.uk/pensions](http://www.hants.gov.uk/pensions)

- Phone: 01962 845588
- email: [pensions@hants.gov.uk](mailto:pensions@hants.gov.uk)

### The Pensions Regulator (automatic enrolment)

- Website: [www.tpr.gov.uk/individuals.aspx](http://www.tpr.gov.uk/individuals.aspx)

Please be aware, the Pensions Administration Team (IBC) will usually opt you out from your next payroll run date. If you would like a later date, please contact them to arrange a specific opt out date.



Data Protection Act 1998. Pensions Services and/or your employer will keep a copy of this form and use it to update your payroll and pension record.

## Employer use only:

Please select one option:

Member has less than three months, employee contributions have been refunded

Member has more than three months, a leaver form has also been sent in respect of this employee

The date from which the employee opted out is:

Completed by:

Date:

Employer stamp: