



# MRC Pension Scheme

## Opt-out Form

If you want to **opt out** of pension saving, fill in the form and declaration below and give it to your employer.

### 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](http://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 below. A separate notice must be filled out and given to any employer you work for, if you wish to opt out of that employer's pension saving as well.

Full name	<input type="text"/>
Name of employer	<input type="text"/>
Employee number	<input type="text"/>
Date of birth	<input type="text"/>
National insurance number	<input type="text"/>

### Declaration

- I wish to opt out of pension saving
- 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 my personal data will be held and processed by Mercer in accordance with the Data Protection Act 2018

Signed \_\_\_\_\_ date \_\_\_\_\_

If submitted to your employer in electronic format, you must confirm in writing that the opt out form was submitted personally