

## CAMBRIDGE COLLEGES FEDERATED PENSION SCHEME

### Notice to opt out of pension saving

This form is the notice for withdrawal from the Cambridge Colleges Federated Pension Scheme whilst remaining in pensionable employment with a participating employer.

If you want to opt out of pension saving, fill in this form and return it to your College.

Please complete this form using BLOCK CAPITALS

College	
Title	
Surname	
Forenames	
Date of Birth*	
National Insurance Number*	

\* Only one of these items needs to be completed

### 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.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)
- If you change your mind, you may be able to opt back in – please contact your College 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 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 opts you 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 pension saving as well.

### Declaration by member

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.

Signed:

Date: