

## Opt Out Form

Employer:	City Health Care Partnership CIC
Scheme Name:	The Atlas Master Trust
Member Name:	
NI Number:	
Date of Birth:	
Address:	

## 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 (www.thepensionsregulator.gov.uk)
- If you change your mind you may be able to opt back in tell 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 3 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 opt out notice only opts you out of pension saving with the employer named 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
- Your opt out will be effective from the following month's payroll unless it is received by the 5<sup>th</sup> of the month, in which case it will be effective that month.

## Please tick the boxes below:

I confirm that I have read and understood all of the above points in the section 'What you need to know'	
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 wish to opt out of pension saving.	
I confirm that, as the job holder, I have personally submitted this opt out notice.	

Signed:	
Dated:	

Please print, sign and return this form directly to Steven McGarrigle at Steven.McGarrigle@northumbria-healthcare.nhs.uk or Northumbria Healthcare NHS Foundation Trust, Cobalt Business Exchange, Cobalt Park Way, Newcastle Upon Tyne, NE28 9NZ