



# Road to retirement

Your future, your choice



Wincanton plc Pension Scheme

## Opting out of your workplace pension scheme Wincanton plc Pension Scheme (the “Scheme”)

Please complete the following information if you wish to opt out of the Scheme

Information about you	
Employee full name (surname, first name)	
Employee number	
Date of birth	
National insurance number	

What you need to know
<ul style="list-style-type: none"><li>• Your employer cannot ask you or force you to opt out.</li><li>• If you are asked or forced to opt out, you can tell the Pensions Regulator – see <a href="http://www.thepensionsregulator.gov.uk">www.thepensionsregulator.gov.uk</a></li><li>• If you change your mind, you may be able to opt back in – write to your employer if you want to do this.</li><li>• If you stay opted out, your employer will normally put you back into the pension in around 3 years.</li><li>• If you change job, your new employer will normally put you back into pension saving straight away.</li><li>• If you have another job, your other employer might also put you into pension saving, now or in the future.</li><li>• This notice only opts you out of pension saving with Wincanton plc and its subsidiaries. A separate notice must be filled out and given to any other employer you work for, if you wish to opt out of that employer's pension saving as well.</li><li>• You will receive a full refund of any contributions you made if you have opted out of the Scheme within 30 days following auto enrolment. The 30 days starts following the date of the letter confirming your auto enrolment.</li></ul>

Declaration
<ul style="list-style-type: none"><li>• I have read and understood the above information.</li><li>• I confirm that I wish to opt out of the Scheme and thereby opt out of pension savings.</li><li>• I understand that if I opt out I will lose the right to pension contributions from my employer.</li><li>• I understand that if I opt out I may have a lower income when I retire.</li><li>• I understand that life assurance cover may reduce.</li></ul> <p>I certify that this right to opt out is agreed by me and has been personally submitted by me.</p> <p>Employee signature ..... Date .....</p>

Once signed, please send your completed form to your site HR representative who will forward this to the Employee Shared Services department (ESS) using Service Now.

If you do not have access to your HR representative please return the form to ESS at the following address: **Employee Shared Services (ESS), Wincanton plc, Methuen Park, Chippenham, Wiltshire, SN14 0WT**