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## Opting out of the Civil Service Pensions arrangements

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Members of all the Civil Service Pensions arrangements can use this form to opt out of their pension. After reading the factsheet, please fully complete Pages 3 and 4, and then return the form to **your employer**, to complete Pages 5 and 6.

Your opt out takes effect shortly after your employer receives your form. For information on how long it can take to hear about your pension, please see the 'what to expect guide' to leaving before normal pension age:

[www.civilservicepensionscheme.org.uk/members/what-to-expect](http://www.civilservicepensionscheme.org.uk/members/what-to-expect)

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### Think about what you're giving up

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If you are thinking of opting out of the Civil Service Pensions arrangements, remember that if you do, you will miss out on a range of valuable benefits for you and your family.

Not only is your pension an important part of your pay and reward package (your employer also pays a pension contribution on your behalf), it is also good to know that you have made a start on planning for your retirement.

On the next page are some of the common reasons why members consider opting out of their pensions, and we have included some information you should read if they apply to you.

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### What you need to know

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The Civil Service Pensions arrangements are covered by automatic enrolment. This means if you opt out your employer will have to automatically put you back into a pension scheme on their automatic re-enrolment date. This occurs once every three years.

If you change employers (or your contract changes) it's likely that you will be automatically enrolled into the pension scheme. If you are re-enrolled, and do not want to stay in the scheme, you will need to complete another opt out form. For more information about automatic enrolment, please speak to your employer.

You may be able to opt back in at a later date. Your employer will help you with this.

Your employer cannot ask you or force you to opt out. If they do, you can tell The Pensions Regulator: [www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)

From April 2016 the State Pension is changing, and contracting out will end. This means you will pay the same level of National Insurance (NI) contributions whether or not you are a member of the pension scheme.

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## Opting out factsheet - Reasons why you might be thinking of opting out

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### I don't want to pay contributions towards a pension

Although it may seem that you are paying a large percentage of your pay towards your pension, your pension contributions are not taxed and therefore your contributions actually cost you less than the rate shown on your payslip. Your tax is worked out on your pay after your pension contributions have been taken.

If you joined on or after 1 October 2002, or you are a member of alpha, you can choose a partnership pension account. You can choose your own level of contributions, and your employer makes contributions to build up a pension pot for you. You can also choose to not pay any contributions at all.

### I'm too young to think about a pension

You're never too young to start building up a pension and the earlier you start the better your pension will be. Think about the lifestyle you want in retirement, and how this will be paid for.

### I'm not planning to stay in my job for very long

If you leave, or opt out with less than two years' service you may be able to transfer the value of your pension to another scheme, or you can get a refund of your contributions (minus a deduction for tax). If you have more than two years' service your pension is 'preserved' and held in the scheme until you claim it, or apply to transfer the value of your preserved pension to another pension scheme.

If you have a partnership pension account, you can take it with you when you leave.

### Further information

You can read the main scheme guides for more information on the benefits you will get by being a member of the Civil Service Pensions arrangements.

You can find them here: [www.civilservicepensionscheme.org.uk/publications](http://www.civilservicepensionscheme.org.uk/publications)

Please think very carefully before making your decision and consider taking independent financial advice to help you make the right choice for you.

If you still decide to opt out of the Civil Service Pensions arrangements, complete the attached opt out form and send it to your employer.

**This factsheet provides information to help you when considering opting out. This factsheet does not cover every detail of the schemes, these are contained in the rules, which are the legal basis of the scheme.**

**You should note that nothing in this factsheet can override the rules, and in the event of any difference, the rules will apply.**

## Opting out of the Civil Service Pensions arrangements

Members of all the Civil Service Pensions arrangements can use this form if they want to opt out of their current pension scheme.

After reading the full opt out factsheet, complete this page and Page 4, and sign the declaration to confirm you want to opt out of your current pension scheme. Then return the form to **your employer** to complete pages 5 and 6.

If you would like to join partnership, first you will need to check with your employer that you are eligible, and then complete an application to switch pensions. You can find a Quick Start guide to switching here: [www.civilservicepensionscheme.org.uk/quickstart](http://www.civilservicepensionscheme.org.uk/quickstart)



**Remember to:**

- use black ink, and CAPITAL LETTERS
- add your National Insurance (NI) number on each page
- sign and date the declaration
- return the form to your employer.

Your opt out takes effect shortly after your employer receives your form. For information on how long it can take to hear about your pension, please see the 'what to expect' guide to leaving before normal pension age:

[www.civilservicepensionscheme.org.uk/members/what-to-expect](http://www.civilservicepensionscheme.org.uk/members/what-to-expect)

### Section 1 - Your personal details

Full name	<input type="text"/>
Current office address and postcode	<input type="text"/>
Your pension scheme (circle one only)	classic / classic plus / premium / nuvos / alpha
Telephone number	<input type="text"/>
Email address	<input type="text"/>

To ensure all your information is linked to your record, please include your:



NI number	<input type="text"/>
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## Your declaration

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- I have read the whole of this form and the opting out factsheet and understand the contents.
- I understand that I will keep any benefits I have qualified for but I will not build up any further pension benefits.
- I understand that if I remain in eligible employment I may apply to rejoin the Civil Service Pensions arrangements, and will be enrolled into the scheme I am eligible for.
- I understand that I will not be able to continue or restart any added years contracts I have now.
- I understand that I will be automatically re-enrolled by my employer once every three years, on my employer's staging date. I have the right to opt out again if I am re-enrolled.
- I understand that if I opt out my employer will not make any contributions on my behalf.
- I understand that if I opt out I may have a lower income when I retire.
- I do not want a partnership pension, where my employer will make contributions even if I choose not to pay any contributions.

**I do not want to be a member of the Civil Service Pensions arrangements and wish to opt out of any pensions savings in this scheme.**

Your signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

To ensure all your information is linked to your record, please include your:

NI number

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## Employer to complete - Business use only

As the **employer** you must complete this section of the request, to confirm that you have taken the action to opt your employee out of their current scheme.

Please fully complete Pages 5 and 6, and return this form with any additional documents to the pension scheme administrator: **MyCSP, PO Box 2017, Liverpool, L69 2BU**



**Remember to:**

- use black ink, and CAPITAL LETTERS
- include all the requested information
- sign and date the declaration
- return the form to the scheme administrator.

For information on your role and responsibilities, please see the Employer Pension Guide: [www.civilservicepensionscheme.org.uk/employers/employer-pension-guide](http://www.civilservicepensionscheme.org.uk/employers/employer-pension-guide)

### Opt out and automatic enrolment information

This form has been approved on behalf of the employer (HR / Payroll)				
The exact date the opt out was received	<input type="text"/>			
The last day the employee contributed to their pension	<input type="text"/>			
Have you staged for automatic enrolment?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If you have staged and have automatically enrolled this employee, please tell us:				
the date the employee was automatically enrolled	<input type="text"/>			
or (if later)				
the date the employee was told they had been automatically enrolled	<input type="text"/>			
Will the refund be paid by your payroll department?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
To ensure information is linked to your employee's record, include their:				
NI number	<input type="text"/>			

**Your details**

Department name	<input type="text"/>
Your full name	<input type="text"/>
Your job title	<input type="text"/>
Telephone number	<input type="text"/>
Email address	<input type="text"/>
Office address, including department and postcode	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

**Employer declaration**

This form has been approved on behalf of the employer (HR / Payroll).

My signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Date sent to the scheme administrator	<input type="text"/>
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Please return both sections of this form to the pension scheme administrator:  
**MyCSP, PO Box 2017, Liverpool, L69 2BU**

To ensure information is linked to your employee's record, include their:



NI number	<input type="text"/>								
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