



WORKPLACE PENSIONS IN BLACK + WHITE



Opt Out process change

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Why has the process changed?

- It has been prompted by real life experiences since the first employers staged
- It is designed to ensure the existing Opt Out process is followed and ensure compliance with the employer duties
- The change is being implemented following consultation with The Pensions Regulator

What has changed?

- Employees are now allocated a unique reference when Opting Out
- The change is relatively small but increases the scrutiny of the following requirement:

<http://www.thepensionsregulator.gov.uk/docs/detailed-guidance-7.pdf>

31. In the majority of cases, jobholders may only obtain an opt out notice from the pension scheme into which they have been automatically enrolled, and not from the employer. This is a safeguard to ensure that the jobholder's decision to opt out is taken freely and without influence from the employer.

- Following the site upgrade, any Opt Out without a unique reference will be invalid

Important: 'Opt Out' relates to any pension member choosing to stop paying contributions, either during or after an Opt Out Window

Online Opt Outs



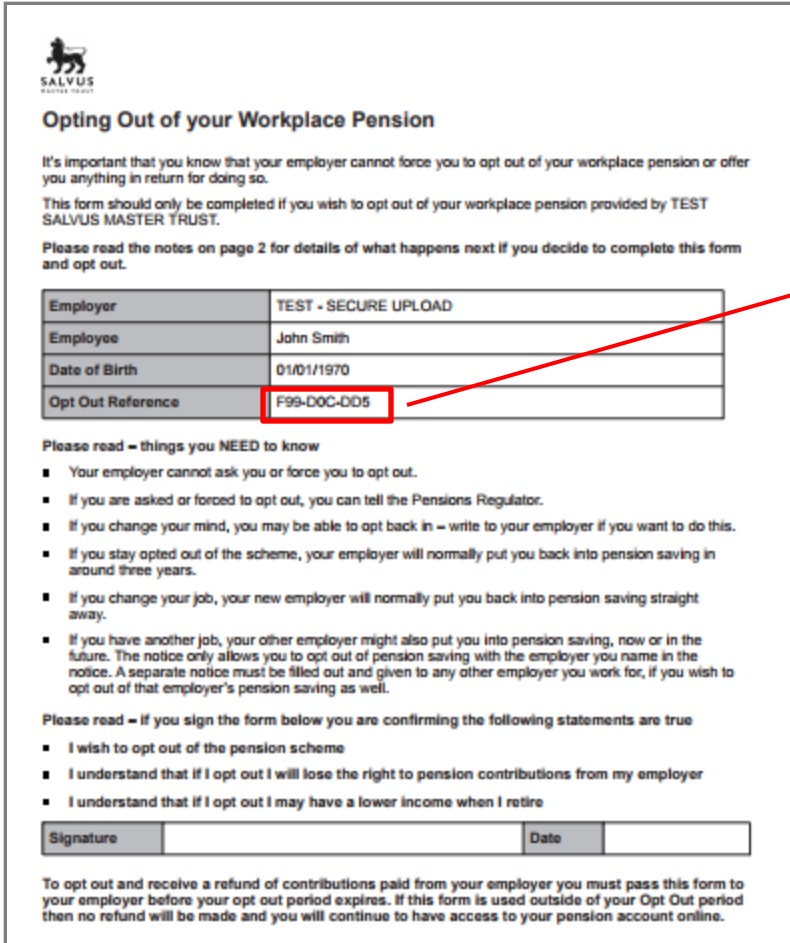
- This is the simplest, and quickest, method to complete an Opt Out
- Employees can login to Opt Out, Join the pension, or change their contribution
 - simply add the following extension after the .co.uk / .com web address
[/employeelogin.aspx](#)
 - the full web address is provided in the Employer Factsheet
 - employees use their information to login, **including** the Employer's ID, the ID is either 2 or 4 letters followed by 6 numbers, for example:
TE000123
TEST000123
- If an employee Opts Out online:
 - the Opt Out is completed in real time
 - an email is sent to the recorded contacts to ensure payroll is updated
 - no contributions can subsequently be submitted

Phone Requests



- If an employee does not want to Opt Out online, they must call HS Admin on 0151 448 5550
- HS Admin:
 - will identify the caller
 - prepare a unique Opt Out form
 - send the form either by email or by post to the employee
 - record the details of where the form was sent
- Requesting and issuing the form does not constitute an Opt Out
- It is an employees responsibility to complete and return the form to the employer
- Only when an employer receives the completed form has the employee completed the Opt Out process
- **The employer must update payroll appropriately**
- **The following slides give examples of the form and required updates**

The new Opt Out form



Opting Out of your Workplace Pension

It's important that you know that your employer cannot force you to opt out of your workplace pension or offer you anything in return for doing so.

This form should only be completed if you wish to opt out of your workplace pension provided by TEST SALVUS MASTER TRUST.

Please read the notes on page 2 for details of what happens next if you decide to complete this form and opt out.

| | |
|-------------------|----------------------|
| Employer | TEST - SECURE UPLOAD |
| Employee | John Smith |
| Date of Birth | 01/01/1970 |
| Opt Out Reference | F99-D0C-DD5 |

Please read – things 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.
- 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 of the scheme, 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. The notice only allows you to opt out of pension saving with the employer you name in the notice. 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.

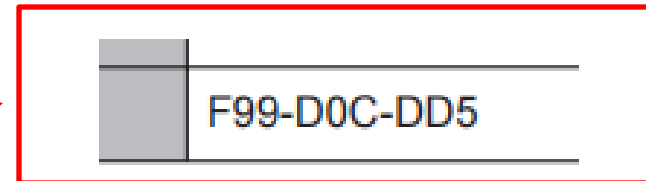
Please read – if you sign the form below you are confirming the following statements are true

- I wish to opt out of the pension scheme
- 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

| | | | |
|-----------|--|------|--|
| Signature | | Date | |
|-----------|--|------|--|

To opt out and receive a refund of contributions paid from your employer you must pass this form to your employer before your opt out period expires. If this form is used outside of your Opt Out period then no refund will be made and you will continue to have access to your pension account online.

- An example of the new reference which is required to complete a paper Opt Out



- Upon receipt of the completed form the records and payroll records should be updated
- See the following slides, which clarify if a refund is due or not

Completing a paper Opt Out



- Login
- Go to 'People' & Search for the employee
- Go to the 'Employee Opt in & Opt out requests' section
- Enter the date reference in the fields shown below
- See the next screen for the potential outcomes

Employee Opt in & Opt out requests

If you have received a valid Opt Out request from your employee enter the date below, plus the unique Opt Out Reference from the Opt Out form

Enter date here:



Enter the employee's Opt Out
Reference here:

- Note: this process can also be followed when importing data as before

If the request:

was completed during the Opt Out window, Opt Out is displayed and a refund **is** due

Employee Opt in & Opt out requests

If you have received a valid Opt Out request from your employee enter the date below, plus the unique Opt Out Reference from the Opt Out form

Enter date here: 

Enter the employee's Opt Out Reference here:

If the employee has provided a paper Opt Out form with no Opt Out Reference, please call 0123456789.

[Click Here to Opt Out](#)

Employee Opt in & Opt out requests

If you have received a valid Opt Out request from your employee enter the date below, plus the unique Opt Out Reference from the Opt Out form

Enter date here: 

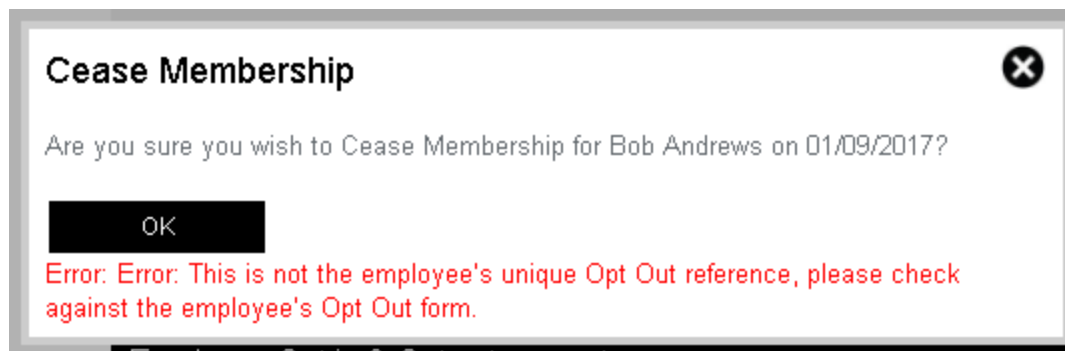
Enter the employee's Opt Out Reference here:

If the employee has provided a paper Opt Out form with no Opt Out Reference, please call 0123456789.

[Click Here to Cease Membership](#)

was not completed during the Opt Out window, Cease Membership is displayed and a refund is **not** due

- When completing the process the following error will be displayed if the unique reference is not valid



- Payroll imports cannot continue unless the valid reference is supplied, or the data includes the person with contributions

Transitional Period



- Some Opt Outs will be in progress following the site upgrade
- Online Opt Outs continue and require no additional action
- Paper Opt Out forms that do not have a unique reference received before the site upgrade, will require a unique reference to be completed:
 - **before Friday 22nd December 2017** Salvus Master Trust will accept phone requests for unique references from the employer or payroll
 - HS Admin should be contacted on 0151 448 5550
 - HS Admin will identify and record details of the caller before providing a reference
- **After the above date:**
 - **any Opt Out forms without a unique reference will be invalid and the employee will need to start the process again**
 - **therefore do not delay completing the Opt Out process when receiving paper forms**



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Contact Salvus

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