

Kingfisher Pension Scheme

SMART Pensions Opt-Out Form

Private & Confidential

Please sign and date where required or the form cannot be actioned.

ONLY complete this form if you **DO NOT** wish to participate in **SMART Pensions**. **PLEASE NOTE** that by completing this form you only opt-out of **SMART Pensions**. You will continue to be a member of the Kingfisher Pension Scheme as before.

This is a change to your contractual Terms and Conditions of employment.

If you wish to participate in **SMART Pensions**, you don't need to do anything.

Personal information (you must complete this section)

Surname	<input type="text"/>	First name(s)	<input type="text"/>
Date of birth	<input type="text"/>	National Insurance number	<input type="text"/>
Employee number	<input type="text"/>	Company	<input type="text"/>

Declaration

I am currently a member of the KPS-MP and have read and understood the **SMART Pensions** information. I confirm that I wish to opt-out of **SMART Pensions**.

I understand that by opting out of **SMART Pensions**:

- I will continue to make pension contributions through Non-SMART Pensions and my contractual gross pay will not change
- I will not benefit from any increase in my take-home pay and I'll only have the opportunity to opt-in to SMART Pensions on a monthly basis.

Tick this box to confirm if you are an Isle of Man employee and you are completing this form on the anniversary of you joining the Scheme or due to a lifestyle event.

Signed	<input type="text"/>	Date	<input type="text"/>
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Please return to your payroll department.