

IMPORTANT

- This Opt Out Notice is only for use by employees of Fortnum & Mason
- This form cannot be used by employees of the ABF Group of Companies
- You need to complete this form if you are an employee of Fortnum & Mason and you want to opt out of the enrolment pension set up for you by your employer

YOUR DETAILS

Full name	Date of birth
Payroll number	NI number

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 – see www.tpr.gov.uk/concern
 - 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, 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.
- This notice only allows you to opt 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 employer's pension saving as well.

DECLARATION

Having read and understood all of the above points, I can confirm:

- 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
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HOW TO RETURN THIS FORM

Please return this form to Fortnum & Mason as follows:

- By handing in to the Payroll Team in the HR office on the 6th floor in Piccadilly
- By email: payroll@fortnumandmason.co.uk
- By post: FAO Payroll, Fortnum & Mason, 181 Piccadilly, London W1A 1ER