Opt-Out Process



The employer enrols all eligible jobholders on www.workerspensiontrust.co.uk

The jobholder requests an Opt-Out Notice from the Scheme by telephone on or after the commencement of the Opt-Out Period

The Scheme issues an Opt-Out Notice to the jobholder

The jobholder signs and dates the Opt-Out Notice and returns to the employer

The employer checks that the Opt-Out Notice is valid

The employer signs the Opt-Out Notice and enters the details on the employee record on www.workerspensiontrust.co.uk within 7 days of receipt Retain a copy for records

The employer stops deducting contributions from the jobholder and refunds any contributions already deducted at the next pay run

The Scheme credits the employer's account for any Opt-Out contributions already received

The employer re-enrols Opt-Out jobholders every 3 years

What is the Opt-Out Period?

The Opt-Out Period begins on the date on which the employee was automatically enrolled, or (if later) the date on which the employer told the employee they had been automatically enrolled, and ends one calendar month from the start date.

What is a valid Opt-Out Notice?

A valid Opt-Out Notice must be received by the employer from the employee within the Opt-Out Period (see above).

What if the Opt-Out Notice is not received within the required timescale?

Jobholders who want to leave the pension scheme after the Opt-Out Period has expired will not be able to opt out.

Instead they cease active membership.

In this case the employer changes the jobholder's record on www.workerspensiontrust.co.uk to 'Leaver'. The leaving date is the date on which the last contribution was collected from the employee's pay.

The employer does not refund contributions to the employee. The jobholder may be eligible for a transfer from the Scheme, in accordance with the Scheme Rules.