
STATUTORY INSTRUMENTS

2010 No. 772

The Occupational and Personal Pension Schemes
(Automatic Enrolment) Regulations 2010

PART 2

Automatic enrolment, opt out and refunds

Opting Out

9.—(1) A jobholder who has become an active member of an occupational pension scheme or a personal pension scheme in accordance with arrangements under section 3(2) of the Act, may opt out by giving their employer a valid opt out notice obtained and given in accordance with this regulation.

(2) Where the jobholder has become an active member of an occupational pension scheme, the jobholder must give their employer a valid opt out notice within a period of one month beginning with the later of—

- (a) the date on which the jobholder became an active member of the scheme in accordance with regulation 6(1)(a), or
- (b) the date on which the jobholder was given the enrolment information.

(3) Where the jobholder has become an active member of a personal pension scheme, the jobholder must give their employer a valid opt out notice within a period of one month beginning with the date on which the agreement was deemed to exist under regulation 6(2).

(4) Subject to paragraph (5), the jobholder may only obtain an opt out notice from the scheme in which the jobholder is an active member.

(5) Where the jobholder is an active member of a scheme which is an occupational pension scheme and that scheme has, in its trust instrument, expressly delegated its administrative functions to the employer, the jobholder may obtain an opt out notice from that employer.

(6) An opt out notice is valid if—

- (a) it is in the form set out in the Schedule;
- (b) it includes the jobholder's name;
- (c) it includes the jobholder's national insurance number or date of birth;
- (d) it is signed by the jobholder or, where the notice is in an electronic format, it must include a statement confirming that the jobholder personally submitted the notice; and
- (e) it is dated.

(7) Where the employer is given an opt out notice which is not valid—

- (a) the employer must inform the jobholder of the reason for the invalidity, and
- (b) paragraphs (2) and (3) are modified so that for the reference to "one month" there is substituted "6 weeks".