



The Digital Group SIPP Opting-Out

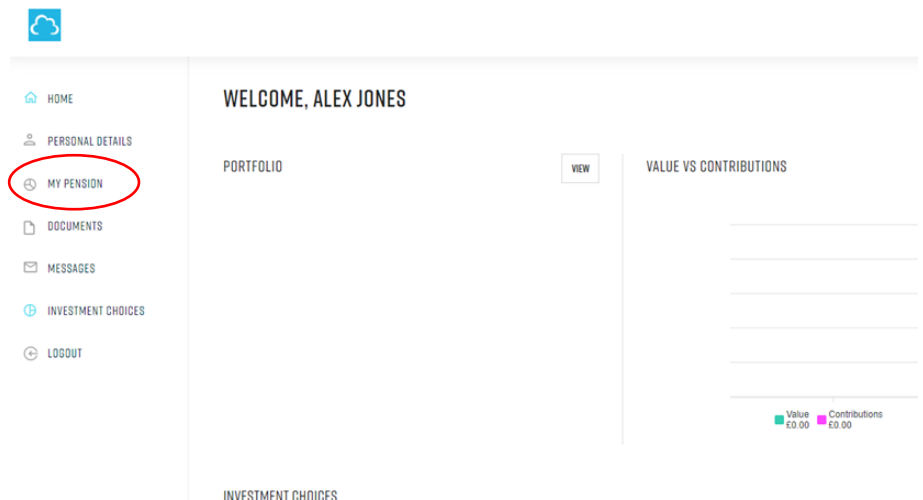
If you have been auto-enrolled into your employer's workplace pension scheme and don't want to take part at all, you may choose to opt-out, from outset. This can only be done after you have been enrolled – it is not possible to opt-out without first becoming a scheme member. You cannot opt-out via your employer – it must be done directly with the pension scheme provider or administrator.

The opt-out process is carried out on the Digi member portal. It is therefore important that you do login to your account when you receive the initial assessment letter and the subsequent emails from Digital Wealth Systems, inviting you to register for the portal.

How to Opt-Out

Step 1

Select "MY PENSION" from the main menu of the member portal.



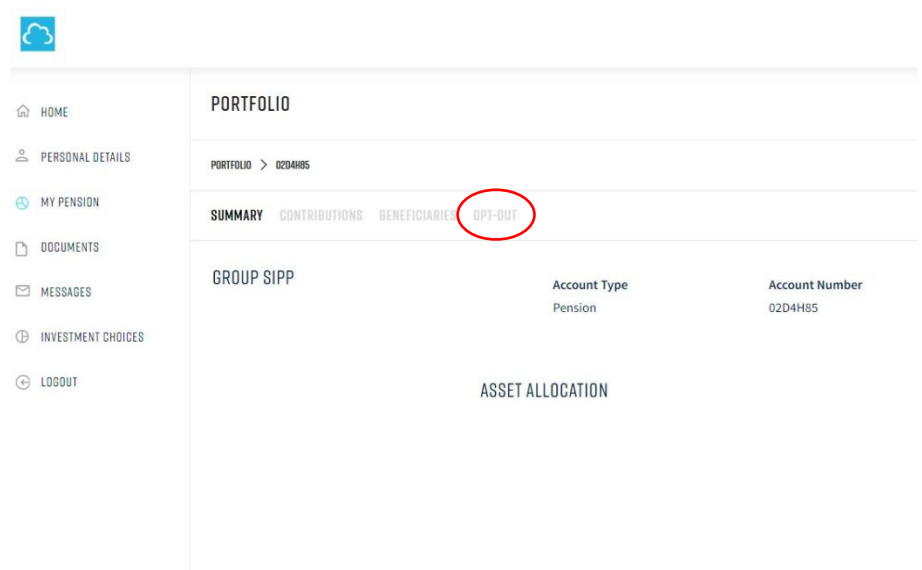
Step 2

Select "OPT-OUT" from the page menu.

NB: the opt-out tab is only visible for 1 month after being enrolled.

If the opt-out tab is not visible, it means that you have passed the end of your opt-out window.

In that case, you can choose to suspend any future payments to the scheme, but you will not be able to obtain a refund of contributions.



Step 3

Clicking on the opt-out tab will open the opt-out form, which has been pre-filled with your details.

PORTFOLIO > 005485

SUMMARY CONTRIBUTIONS BENEFICIARIES OPT-OUT

WORKPLACE PENSION OPT-OUT NOTICE

If you don't want to take part in the scheme, you can choose to "opt out" from outset.

You have 30 days from being enrolled in which to opt out. If you do this, any contributions that have been deducted will be refunded to you; and you will be classed as never having contributed to the scheme.

If you miss the 30 day opt out window, you can still choose to stop contributing to the scheme; but any payments that have been deducted must remain in a pension scheme until you reach age 75.

If you do wish to opt out of the scheme, please read, complete, and submit the form below:

Employer	
First name	Alex
Surname	Jones
Date of birth	12/07/1987
Ni number	NB562816A

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](#).
- 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 approximately every three years.
- If you change your job, your new employer will normally put you back into pension saving straight away.
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Step 4

Please read through the form.
If you do want to opt-out, select the 2 check boxes and click on "CONFIRM AND OPT-OUT".

This will send automatic notification to the scheme advisers and to your employer.

You will receive a confirmation email with a copy of the opt-out certificate.

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](#).
- 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 approximately every 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 you name 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.

I UNDERSTAND THAT:

- ☒ If I opt out, I will also lose the right to pension contributions from my employer.
- ☒ If I opt out, I may have a lower income when I retire.

I CONFIRM THAT I HAVE READ AND UNDERSTOOD THIS NOTICE AND THAT I WISH TO OPT-OUT OF PENSION SAVING WITH THIS EMPLOYER.

CONFIRM AND OPT-OUT