



Kingfisher Pension Scheme Money Purchase Section (KPS-MP)

SMART Pensions Opt-Out Form

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.

In order to opt-out, you must return this form to Kingfisher Group Pensions.

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.

Surname	<input type="text"/>	First name(s)	<input type="text"/>														
Date of birth	<table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	National Insurance number	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>								
D	D	M	M	Y	Y												
Company	<input type="text"/>	Employee number	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>														

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.

Signed

Date

D	D	M	M	Y	Y
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FOR OFFICE USE ONLY

Acknowledged by

Date

D	D	M	M	Y	Y
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Please return to Kingfisher Group Pensions Department, 3 Sheldon Square, Paddington, London W2 6PX.