

Reckitt Benckiser Pension Fund

International Pension Plan UK section - Executive Pension Plan UK section- DCLTA UK section (the Fund)

Member Auto Enrolment Opt Out Form

Employing Company	
MYRB number	

Member information

Surname	
Forenames	
Title	Mr / Mrs / Miss / Ms
Date of birth/...../.....
National Insurance 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
- 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.

IF YOU WANT TO OPT OUT OF PENSION SAVING, FILL IN THIS FORM AND GIVE IT TO YOUR EMPLOYER.

I understand that.

- I will not accrue retirement benefits under the Fund, and my spouse/partner and any dependent children will not receive any pension benefits if I die, other than any benefits from previous contributions or any death in service benefits I may be entitled to whilst employed by Reckitt.

- The company will not pay any contribution direct to any personal pension policy I arrange.
- I am still covered for death in service benefits should I die whilst employed by Reckitt. I understand that the insurance cover in respect of any lump sum death in service benefit is provided through the Reckitt Benckiser Non-Registered Life Cover Scheme and that any cash sum payable will be subject to the insurer's terms and conditions and that benefits above a certain amount (called the Automatic Acceptance Limit) may require medical underwriting. I understand that this is an extra check that the insurers carry out before deciding whether they can cover the full amount and that it may mean that I am asked for information about my health.
- I will continue to be eligible to receive Income Protection Payments, whilst employed by Reckitt, should I not be able to work through illness, subject to meeting the specific criteria and any conditions imposed by the Insurers

I confirm

- I wish to opt out of pension saving
- I understand that if I opt out I will lose the right to pension contributions to the Reckitt Benckiser Pension Fund from my employer
- I understand that if I opt out I may have a lower income when I retire

Member's signature **Date**.....

Important notes

Please note that this letter does not confer rights to benefits. Benefits conferred under any Reckitt pension or life assurance arrangement arise only under the formal governing documentation of that arrangement as from time to time in force, and may be subject to insurance conditions. Reckitt reserves the right to amend, suspend or withdraw the benefits awarded under any of its pension or life assurance arrangements at any time and for any reason.

Data Protection

I understand that the Trustees, their advisers and the Fund Administrator may need to process certain data about me. This may include items categorised under applicable data protection legislation as 'special category data', such as medical details or certain aspects of death benefits nominations. I accept that the Trustees, their advisers and administrators need this data to calculate and pay benefits, for statistical purposes, reference purposes and to administer the Fund as a whole. I understand and acknowledge that this process will take place. I also understand and acknowledge that further details on what personal data the Trustees process about me, how they obtain, use, share and protect that data, and my rights regarding that data, can be found in the Reckitt Benckiser Pension Fund Personal Data Privacy Statement which can be accessed at **www.myrbpension.com**